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**EIGHTY-THIRD
ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO**



**To His Excellency
ROY ROMER
The Governor of the State
of
Colorado**

**For the period from January 1, 1992
to December 31, 1992**

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STATE OF COLORADO

Department of Regulatory Agencies
Steven V. Berson
Executive Director



Roy Romer
Governor

DIVISION OF BANKING

Barbara M.A. Walker
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner

December 31, 1992

The Honorable Roy Romer
Governor, State of Colorado
State Capitol, Room 103
Denver, Colorado 80203

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state chartered commercial banks, industrial banks, and state chartered trust companies, as required by the provisions of Colorado Revised Statutes, Sections 11-2-110, 11-22-109.6, and 11-23-118, respectively.

With interest rates at historic lows, the U.S. banking industry, including Colorado's, registered a record profit during 1992, while at the same time making remarkable improvements in asset quality. During the year, the number of problem financial institutions needing special supervisory oversight continued to decrease dramatically. These positive trends are expected to continue into 1993.

The 157 state chartered commercial banks reported total deposits of \$5,646,424,000 and total assets of \$6,315,170,000, as of December 31, 1992. Assets increased by 9 percent over those reported in 1991. At the end of 1991, there were 161 state chartered commercial banks with total assets of \$5,738,849,000 and total deposits of \$5,157,192,000.

The 7 state chartered industrial banks reported total deposits of \$249,379,000 and total assets of \$299,189,000 as of December 31, 1992. Assets decreased 8 percent since 1991, at which time the 12 state chartered industrial banks reported total assets of \$323,613,000. At year end 1991, the industrial bank's deposits totaled \$249,325,000.

Colorado has 9 state chartered trust companies which reported total assets of \$1,266,952,000 and total deposits of \$1,126,019,000 as of December 31, 1992. Assets increased 96 percent since 1991, at which time the 8 state chartered trust companies reported total assets of \$646,432,000. Prior to 1991, Colorado law did not authorize state chartered trust companies to accept deposits.

Also included in this report are all rules and regulations adopted by the Colorado State Banking Board during 1992, and the dollar amount and geographic distribution of Colorado loans outstanding by state chartered commercial banks conducting business in Colorado. The outstanding loans are reported in accordance with Colorado Revised Statutes, Sections 11-7-107 and 11-7-112.

Sincerely,

Barbara M.A. Walker
State Bank Commissioner

COLORADO STATE BANKING BOARD

Sandra J. Herzog
Chairman
Term Expires July 1, 1995

Salvador Gomez
Term Expires July 1, 1995

R. Kent Landmark
Term Expires July 1, 1993

William A. Mitchell
Term Expires July 1, 1995

Mary L. Mohr
Term Expires July 1, 1993

Jerald Starks
Term Expires July 1, 1993

Penfield W. Tate, III
Term Expires July 1, 1995

Robert J. Young
Term Expires July 1, 1995

Legal Counsel

Richard H. Forman
Sherri Vincent
Assistant Attorneys General

DIVISION OF BANKING

Barbara M.A. Walker
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner

J.D. Chatman	Kenneth R. Ehrich
Louise Fish	Lee B. Woodbury
Supervising Examiners	

Morris Augusta
Special Action Bank Supervisor
Sr. Financial Institutions Examiner

Sue C. Johnston
Staff Assistant to Board and Commissioner

Robert Kissel
Leonard A. Reish
EDP Auditor II

Walter Epting	Michael R. Mitchell
Robert Hinton	E. Earl Penwell
Kenneth Malskeit	John Wood
Sr. Financial Institutions Examiners	

Milad G. Fam	Thomas E. Rockwell
Daniel A. Gloekler	Raymond Schorn
Victor A. Hangar	Robert L. Smith
R. Charles Krieger	Richard W. Thomason
Ronald R. Roberts	G. John Uebelhoer
Financial Institutions Examiners	

ADMINISTRATIVE SECTION

Barbara J. Einspahr
Clerical Supervisor III

Elizabeth J. Arenas Senior Secretary	Laudis Costa Word Processor B
Gloria Montez Word Processor B	Jack Rhoads Accounting Technician I-B
Peter Walker Administrative Clerk	

PDPA-COMPLIANCE-TRUST

Cynthia Chamberlin
Program Administrator II

Randy Garrouette Trust	Virginia Greenwalt-Belmain Trust
Margaret Chalmers PDPA	David C. Webb Compliance
Linda Hunter Sr. Administrative Clerk	Vivian Mooren Administrative Clerk



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LOANS OUTSTANDING BY COLORADO BANKS
AS OF JUNE 30, 1992 (000 OMITTED)

This information is submitted in compliance with Section 11-25-107 and 11-25-112, Colorado Revised Statutes. A loan is outstanding in a geographical area if the address of the borrower is in that area. A loan is outstanding in Colorado if the address of one or more of the borrowers or a substantial portion of the collateral is located in Colorado. Loans exclude federal funds and amounts outstanding on bank credit or debit cards.

	<u>Loans Outstanding</u>	<u>Percent of Total Loans Outstanding</u>
Total Dollar Amount of Loans Outstanding	\$12,472,626	100%
Total Dollar Amount of Loans Outstanding in Colorado	11,524,640	92.4%
Total Dollar Amount of Loans Outstanding in Adjacent States (Utah, Kansas, Wyoming, Nebraska, Arizona, New Mexico, Oklahoma)	260,066	2.1%
Total Dollar Amount of Loans Outstanding in Remaining States and Territories of United States	650,025	5.2%
Total Dollar Amount of Loans Outstanding in Countries or Territories Outside of United States	37,895	.3%

DE NOVO COMMERCIAL BANK CHARTERS APPROVED

<u>CB #</u>	<u>Bank Name/Location</u>	<u>Date Approved</u>	<u>Date Opened</u>
649	First Choice of Greeley Weld County Greeley, Colorado	11/21/91	07/01/92

COMMERCIAL BANK CONVERSIONS: NATIONAL TO STATE

<u>CB #</u>	<u>Bank Name/ Location</u>	<u>Date Approved</u>	<u>Date Opened</u>
647	Boulder Valley Bank & Trust Boulder County Boulder, Colorado	01/20/92	04/06/92
648	Eagle Bank Boulder County Broomfield, Colorado	01/20/92	06/04/92
646	Centennial Bank Arapahoe County Englewood, Colorado	11/21/91	03/31/92

COMMERCIAL BANK CONVERSIONS: INDUSTRIAL TO COMMERCIAL

<u>CB #</u>	<u>Bank Name/Location</u>	<u>Date Approved</u>	<u>Date Opened</u>
651	Castle Rock Bank Douglas County Castle Rock, Colorado	04/16/92	07/20/92
650	ARK Valley Independent Bank Otero County La Junta, Colorado	04/16/92	07/20/92

COMMERCIAL BANK CONVERSIONS: STATE TO NATIONAL

<u>CB #</u>	<u>Bank Name/Location</u>	<u>Date Effective</u>
568	Pueblo Boulevard Bank Pueblo County Pueblo, Colorado	11/02/92

BRANCHES ESTABLISHED THROUGH ACQUISITION

<u>Bank Name/Location</u>	<u>Date Approved</u>	<u>Date Opened</u>
Pitkin County Bank and Trust Company Telluride Branch San Miguel County Telluride, Colorado	2/20/92	10/24/92
Crested Butte State Bank Town Center Branch Gunnison County Mt. Crested Butte, Colorado	12/19/91	06/08/92
The Bank of Grand Junction Downtown Branch Mesa County Grand Junction, Colorado	02/20/92	06/29/92
Community Bank of Parker Franktown Branch Douglas County Franktown, Colorado	11/29/91	05/04/92
The Minnequa Bank of Pueblo Southwest Branch Pueblo County Pueblo, Colorado	07/16/92	11/14/92
Pueblo Bank and Trust Company Canon City Branch Fremont County Canon City, Colorado	06/18/92	06/29/92
UMB Bank Colorado Broadmoor El Paso County Colorado Springs, Colorado	04/16/92	06/01/92
UMB Bank Colorado Downtown El Paso County Colorado Springs, Colorado	04/16/92	06/04/92
Custer County Bank Fountain Branch El Paso County Fountain, Colorado	09/17/92	12/01/92

BRANCHES ESTABLISHED THROUGH MERGER &/OR CONVERSION

<u>Bank Name/Location</u>	<u>Date Approved</u>	<u>Date Opened</u>
First United Bank Mission Viejo Office Arapahoe County Aurora, Colorado	10/01/92	10/01/92
Tri-State Bank Boulder County Boulder Colorado	02/20/92	06/08/92
Citywide Bank of Denver Lakewood Branch Jefferson County Lakewood, Colorado	11/21/91	01/17/92
Vectra Bank Downtown Branch Denver County Denver, Colorado	08/20/92	09/01/92
Vectra Bank Thornton Branch Denver County Thornton, Colorado	08/20/92	09/01/92
Vectra Bank Lakewood Branch Jefferson County Lakewood, Colorado	08/20/92	09/01/92
Vectra Bank of Denver Federal Heights Branch Denver County Federal Heights, Colorado	08/20/92	09/01/92
Vectra Bank of Denver Wheat Ridge Branch Jefferson County Wheat Ridge, Colorado	08/20/92	09/01/92

DE NOVO BRANCHES ESTABLISHED IN DEPRESSED AREAS

<u>Bank Name/Location</u>	<u>Date Approved</u>	<u>Date Opened</u>
Alpine Bank, Basalt El Jebel Branch Eagle County El Jebel, Colorado	08/12/91	02/10/92
Alpine Bank and Trust Battlement Mesa Branch Garfield County Parachute, Colorado	08/12/91	02/10/92

BRANCH CLOSURES

<u>Bank Name/Location</u>	<u>Date Closed</u>
First State Bank	3/15/92
Central City Branch	
Gilpin County	
Central City, Colorado	



RULES OF THE COLORADO STATE BANKING BOARD
PERTAINING TO COMMERCIAL BANKS
(Promulgated, Repealed or Amended During the Period
January 1, 1992 through December 31, 1992)

AMENDED RULES

CB101.31 Lease Financing.

A. General Authority

A state bank may engage in lease financing transactions provided the lease is a net, full payout lease, representing a non-cancelable obligation of the lessee. A "net lease" is a lease in which the bank is not directly or indirectly obligated to assume the expenses of maintaining the property. A "full payout" lease is a lease for which the bank expects to realize both return of its full investment and the cost of financing the property over the term of the lease. This payout can come from (1) rentals; (2) estimated tax benefits; and (3) the estimated residual value of the property at the expiration of the term of the lease.

B. Limitations

Lease financing transactions entered into pursuant to this rule are subject to the limitations on loans or extensions of credit under State Banking Board Rule CB101.43. The Banking Board reserves the right to determine that such leases are also subject to the limitations of any other law, rule, or order.

C. Restrictions on Transactions with Affiliates

Lease financing transactions entered into pursuant to this rule are subject to the following restrictions on transactions with affiliates:

1. The terms and circumstances of the transaction, including credit standards, must be substantially the same, or at least as favorable to the bank or its subsidiary as those prevailing at the time for comparable transactions with or involving other nonaffiliated companies;
2. In the case of any affiliate, the aggregate amount of leased transactions of the bank and its subsidiaries does not exceed ten percent of the total capital of the bank; and
3. In the case of all affiliates, the aggregate amount of leased transactions of the bank and its subsidiaries does not exceed twenty percent of the total capital of the bank.

For the purposes of this rule, any transaction by a bank with any person shall be deemed to be a transaction with an affiliate to the extent that the proceeds of the transaction are used for the benefit of, or transferred to that affiliate.

- D. A bank may purchase or construct a municipal building, such as a school building, or other similar public facility and, as holder of legal title, lease the same to a municipality or other public authority having resources sufficient to make payment of all rentals as they become due. The lease agreement shall provide that upon its expiration the lessee will become owner of the building or facility.

E. Reference

1. CB101.43 is a rule and regulation enacted by the Colorado State Banking Board and is administered by the Colorado Division of Banking.
2. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, December 30, 1992.
3. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

CB101.37 Loans to Executive Officers, Directors, and Principal Shareholders
[11-7-102]

A. General Prohibitions

1. Terms and Creditworthiness

No bank may extend credit to any of its executive officers, directors, or principal shareholders or to any related interest of that person unless the extension of credit:

- a. Is made on substantially the same terms (including interest rates and collateral) as, and following credit-underwriting procedures that are not less stringent than, those prevailing at the time for comparable transactions by the bank with other persons that are not covered by this rule and who are not employed by the bank, and
- b. Does not involve more than the normal risk of repayment or present other unfavorable features.

2. Prior Approval

- a. No bank may extend credit (which term includes granting a line of credit) to any of its executive officers, directors, or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit to that person and to all related interests of that person, exceeds the higher of \$25,000 or 5 percent of the bank's total capital unless:
 - i. The extension of credit has been approved in advance by a majority of the entire board of directors of that bank, and
 - ii. The interested party has abstained from participating directly or indirectly in the voting.
- b. In no event may a bank extend credit to any one of its executive officers, directors, or principal shareholders, or to any related interest of that person, in an amount that, when aggregated with all other extensions of credit to that person, and all related interests of that person, exceeds \$500,000, except by complying with the requirements of this paragraph.
- c. Approval by the board of directors under paragraph A (2) (a) of this rule is not required for an extension of credit that is made pursuant to a line of credit that was approved under paragraph A (2) (a) of this rule within 14 months of the date of the extension of credit. The extension of credit must also be in compliance with the requirements of section A of this rule.
- d. Participation in the discussion, or any attempt to influence the voting, by the board of directors regarding an extension of credit constitutes indirect participation in the voting by the board of directors on an extension of credit.

3. Lending Limit

No bank may extend credit to any of its executive officers or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit by the bank to that person and to all related interests of that person, exceeds the lending limit of the bank specified in State Banking Board rule

CB101.43. This prohibition does not apply to an extension of credit by a bank to a company of which the bank is a subsidiary or to any other subsidiary of that company.

4. Aggregate Lending Limit

a. General Limit

A bank may not extend credit to any insider unless the extension of credit is in an amount that, when aggregated with the amount of all outstanding extensions of credit by that bank to all of its insiders, does not exceed the bank's total capital.

b. Banks with Deposits of Less Than \$100,000,000

Banks with deposits of less than \$100,000,000 may by resolution of its board of directors increase the general limit specified in paragraph A (4) (a) of this rule for a period ending May 18, 1993, to a level not to exceed two times the bank's total capital, if:

- i. The board of directors determines that such higher limit is consistent with prudent, safe, and sound banking practices in light of the bank's experience in lending to its insiders and is necessary to attract or retain directors or to prevent restricting the availability of credit in small communities;
- ii. The resolution sets forth the facts and reasoning on which the board of directors bases the finding, including the amount of the bank's lending limit to its insiders as a percentage of the bank's total capital as of the date of the resolution;
- iii. The bank has submitted the resolution to the Division of Banking; and
- iv. The bank meets or exceeds, on a fully phased-in basis, all applicable capital requirements established by the State Banking Board.

5. Overdrafts

No bank may pay an overdraft of an executive officer or director of the bank on an account at the bank, unless the payment of funds is made in accordance with (1) a

written, preauthorized, interest-bearing extension of credit plan that specifies a method of repayment or (2) a written, preauthorized transfer of funds from another account of the account holder at the bank. This prohibition does not apply to payment of inadvertent overdrafts on an account in an aggregate amount of \$1,000 or less, provided, (1) The account is not overdrawn for more than 5 business days, and (2) the bank charges the executive officer or director the same fee charged any other customer of the bank in similar circumstances.

This prohibition does not apply to the payment by a bank of an overdraft of a principal shareholder of the bank, unless the principal shareholder is also an executive officer or director. This prohibition also does not apply to the payment by a bank of an overdraft of a related interest of an executive officer, director, or principal shareholder of the bank.

B. Additional Restrictions on Loans to Executive Officers

1. No bank may extend credit to any of its executive officers, and no executive officer of a bank shall borrow from or otherwise become indebted to the bank, except in the amounts, for the purposes, and upon the conditions specified in paragraphs B (3) and (4) of this rule.
2. No bank may extend credit in an aggregate amount greater than the amount permitted in paragraph B (3) (c) of this rule to a partnership in which one or more of the bank's executive officers are partners and, either individually or together, hold a majority interest. For the purposes of paragraph B (3) (c) of this rule, the total amount of credit extended by a bank to such partnership is considered to be extended to each executive officer of the bank who is a member of the partnership.
3. A bank is authorized to extend credit to any executive officer of the bank:
 - a. In any amount to finance the education of the executive officer's children;
 - b. In any amount to finance the purchase, construction, maintenance, or improvement of a residence of the executive officer, if the extension of credit is secured by a first lien on the residence and the residence is owned (or expected to be owned after the extension of credit) by the executive officer. ("First lien" for the purpose of this paragraph includes not only a first mortgage or deed of trust

but also a second or other junior mortgage or deed of trust where the bank holds all prior encumbrances and such junior encumbrance has the same priority with respect to liens of third parties as the first mortgage or deed of trust); and

- c. For any other purpose not specified in paragraphs B 3 a and b, if the aggregate amount of loans to that officer under this paragraph does not exceed at any one time the higher of 2.5 percent of the bank's total capital or \$25,000, but in no event more than \$100,000.
4. Any extension of credit by a bank to any of its executive officers shall be:
 - a. Promptly reported to the bank's board of directors;
 - b. In compliance with the requirements of general prohibitions, section A of this rule;
 - c. Preceded by the submission of a detailed current financial statement of the executive officer; and
 - d. Made subject to the condition that the extension of credit will, at the option of the bank, become due and payable at any time that the officer is indebted to any other bank or banks in an aggregate amount greater than the amount specified for a category of credit in paragraph B (3) of this rule.

C. Reference

1. CB101.43 is a rule and regulation enacted by the Colorado State Banking Board and is administered by the Colorado Division of Banking.
2. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, December 30, 1992.
3. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

CB101.47 Reports of New Executive Officers, Directors and Persons in Control and Related Late Filing Penalty [11-2-109(6) and (7)].

In addition to the provisions of 11-2-109(6) of the Colorado Banking Code, any person who becomes an executive officer, director, or person responsible, directly or indirectly, for the management, control, or operation of a bank, must file a

confidential financial statement on the forms provided by the Division of Banking. The purpose of such information is to inform the Commissioner and the Banking Board of the qualifications of such person(s) and that said person(s) will serve the safety and soundness of the bank.

The Banking Board may assess a \$25.00 per day penalty for late filing of reports of new executive officers, directors and persons in control which are required by C.R.S. 11-2-109(6) and (7) and this rule, including financial statements and biographical reports on the forms provided by the Division of Banking. Said penalty may be waived by the Banking Board pursuant to statute. Filing of an incorrect report form is not grounds for the waiving of the penalty.

NEW RULES

CB101.57 Reporting Criminal Referrals

A federally insured state chartered institution shall file with the State Bank Commissioner (Commissioner) a copy of the form filed to report apparent criminal violations with the Federal Deposit Insurance Corporation (FDIC) pursuant to Title 12 Code of Federal Regulation, section 353.1 or with the Federal Reserve Bank pursuant to the Federal Reserve System Policy Statement, Criminal Referral Procedures and the Bank Bribery Statute, dated August 16, 1985. The form shall be filed with the Commissioner within three business days of the filing of said form with the FDIC. The fact that a report is required by this rule should not in any case deter the institution from first informing the Commissioner by telephone or other expeditious means of an apparent violation, when such is deemed fitting.

Failure to comply with this rule may result in a levy by the State Banking Board of a penalty of up to \$25.00 per day for each day the report is not filed.

Title 12 Code of Federal Regulation, section 353.1 is a regulation enacted by the Chairman of the FDIC and administered by the FDIC. Federal Reserve Bank Policy Statement, Criminal Referral Procedure and the Bank Bribery Statute, dated August 16, 1985, is a policy enacted and administered by the Board of Governors of the Federal Reserve System. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, March 31, 1992. For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, CO 80202, (303) 894-7575.

CB101.58 Investment in a Subsidiary

A state bank may invest in a wholly owned subsidiary that engages in activities in which the parent bank may engage, subject to the same limitations the parent bank would be subject to if it were engaged in the activity.

CB101.59 Investment Powers [11-7-106(8)]

A state bank may make such investments, subject to such limitations, as a national bank can make pursuant to paragraph Seventh of 12 USC 24 and Part 1 of 12 CFR, Sections 1.3, 1.4, 1.5, 1.7, 1.8, 1.9, 1.10, and 1.11. These investment powers do not relate to underwriting or dealing in securities.

Reference: 12 USC 24 was enacted by the United States Congress and is administered by Comptroller of the Currency. 12 CFR 1 is issued and administered by the Comptroller of Currency under the general authority of the national banking laws, 12 USC 1 et seq. and under specific authority contained in paragraph Seventh of 12 USC 24.

This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, May 21, 1992.

For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

CB101.60 Investments in Community Development Projects

Occasionally state banks (bank) are asked to contribute to a community development corporation, wherein the bank will receive an equity interest in or evidence of debt which may have value in the future, but which is clearly not a bankable asset by ordinary standards. Such "investment" may be made and charged off as a contribution. If the bank wishes to carry the investment as an asset, the Division will treat it as permissible under C.R.S. 11-3-101(3) and 11-7-106(8), provided, that the following conditions are met:

1. The project must be of a predominantly civic, community, or public nature and not merely private and entrepreneurial.
2. The bank's investment in any one project does not exceed 2 percent of its total capital and its aggregate investment in all such projects does not exceed 5 percent of its total capital.
3. Such investments are accounted for on the bank's books under "other assets."

4. The project has received approval that it meets the above conditions from the State Banking Board or the Office of the Comptroller of the Currency.

Certain institutions are prohibited from participating in this activity as follows:

1. No bank participating in the joint Federal Reserve Board - Federal Deposit Insurance Corporation - Office of the Comptroller of the Currency capital forbearance plan shall engage in such activity.
2. No bank that has a regulatory composite examination rating (CAMEL) of "4" or "5" from any regulator shall engage in such activity.
3. No bank that has a regulatory composite examination rating (CAMEL) of "3" from any regulator and that is subject to a memorandum of understanding, cease and desist order, written agreement imposed by or entered into with any regulator of the bank shall engage in such activity without the express written approval of the Banking Board.

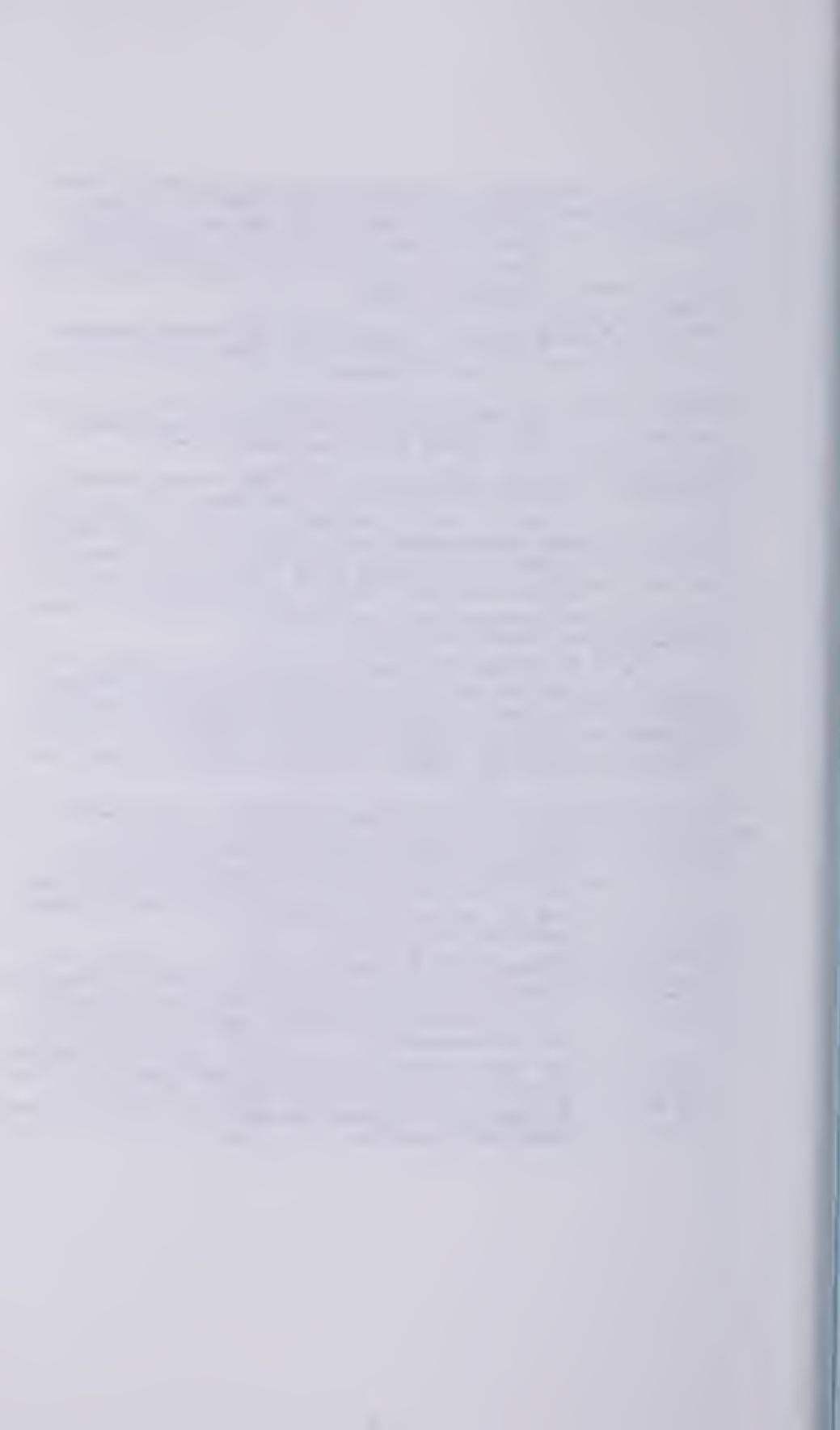
CB101.61 Appraisal of Other Real Estate [11-8-101(1)(d)(I)]

- A. The initial appraisal of Other Real Estate (ORE) shall be performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706. However, if the asset has a current book value of \$30,000 or less at the time the asset is classified as ORE, an analysis, evaluation, opinion, conclusion, notation, or compilation of data may be performed by an officer, director, or regular salaried employee of a financial institution who has not, directly or indirectly, participated in the lending transaction or by an officer, director, or regular salaried employee of its affiliate who has not, directly or indirectly, participated in the lending transaction.
- B. Subsequent appraisals of an ORE asset with a book value of more than \$100,000 shall be performed by a licensed, or certified appraiser as defined in C.R.S. 12-61-706 according to the following schedule:
 1. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of 50% or more shall obtain an appraisal of each parcel of ORE annually.
 2. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most

recent Call Report of less than 50% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.

3. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of 25% or more shall obtain an appraisal of each parcel of ORE annually.
 4. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 25% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
 5. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "4" or "5" shall obtain an appraisal of each parcel of ORE annually.
 6. A financial institution which does not meet any of the above criteria is not required to obtain subsequent appraisals of an ORE asset under this section.
- C. Subsequent appraisals of an ORE asset initially valued at \$100,000 or less, but more than \$30,000, shall be performed by an independent appraiser or individual who conducts an analysis, evaluation, opinion, conclusion, notation, or compilation of data according to the following schedule:
1. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of 50% or more shall obtain an appraisal of each parcel of ORE annually.
 2. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 50% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
 3. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of 25% or more shall obtain an appraisal of each parcel of ORE annually.

4. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 25% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
 5. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "4" or "5" shall obtain an appraisal of each parcel of ORE annually.
 6. A financial institution which does not meet any of the above criteria is not required to obtain subsequent appraisals of an ORE asset under this section.
- D. Subsequent appraisals of an ORE asset initially valued at \$30,000 or less shall be performed annually as an analysis, evaluation, opinion, conclusion, notation, or compilation of data performed by an officer, director, or regular salaried employee of a financial institution who has not, directly or indirectly, participated in the lending transaction or by an officer, director, or regular salaried employee of its affiliate who has not, directly or indirectly, participated in the lending transaction.
- E. Notwithstanding the above requirements for appraisals of ORE, the Colorado State Banking Board (Board), State Bank Commissioner (Commissioner), or any federal regulator may require, as provided by C.R.S. 12-61-718(2), a financial institution to obtain an appraisal performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706.
- F. Notwithstanding the above requirements for appraisals of ORE, it is incumbent upon management of a financial institution to obtain appraisals of ORE performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706 if prudent banking practices indicate the need for such appraisals and to establish internal policies addressing prudent evaluation of ORE.
- H. Reference: C.R.S. 12-61-706 and C.R.S. 12-61-718(2) are laws enacted by the Legislature of the State of Colorado and administered by the Board of Real Estate Appraisers of the Colorado Department of Regulatory Agencies. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, October 30, 1992. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.



COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

000 omitted

ASSETS	157 BANKS 12-31-92	% TO TOTAL	161 BANKS 12-31-91	INCREASE (+) DECREASE (-)	% CHANGE
CASH AND BALANCES DUE FROM					
DEPOSITORY INSTITUTIONS	476,352	7.5	470,047	6,305	1.3
SECURITIES	1,998,324	31.6	1,780,571	217,753	12.2
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	512,306	8.1	355,006	157,300	44.3
LOANS AND LEASE					
FINANCING RECEIVABLES	3,082,240	48.8	2,871,735	210,505	7.3
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	54,342	0.9	52,291	2,051	3.9
LOANS AND LEASES, NET	3,027,898	47.9	2,819,443	208,455	7.4
ASSETS HELD IN TRADING ACCOUNTS	308	0.0	977	(669)	-68.5
PREMISES AND FIXED ASSETS	130,451	2.1	116,198	14,253	12.3
OTHER REAL ESTATE OWNED	58,735	1.0	82,362	(23,627)	-28.7
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	3,684	0.1	3,081	603	19.6
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	670	0.0	596	74	12.4
INTANGIBLE ASSETS	4,356	0.1	4,104	252	6.1
OTHER ASSETS	99,899	1.6	103,449	(3,550)	-3.4
LOSSES DEFERRED	2,187	0.0	3,014	(827)	-27.4
TOTAL ASSETS	6,315,170	100.0	5,738,849	576,321	10.0
<u>LIABILITIES</u>					
DEPOSITS - DOMESTIC OFFICES	5,646,424	89.5	5,157,932	488,492	9.5
- NONINTEREST BEARING	1,361,063	21.6	1,156,564	204,499	17.7
- INTEREST BEARING	4,285,361	67.9	4,001,368	283,993	7.1
FED FUNDS PURCHASED AND SECURI- TIES SOLD UNDER AGREEMENTS	58,056	0.9	32,161	25,895	80.5
DEMAND NOTES/U.S. TREASURY	1,955	0.0	1,516	439	28.9
OTHER BORROWED MONEY	56,717	0.9	38,494	18,223	47.3
MORTGAGE INDEBTEDNESS	2,682	0.0	2,685	(3)	-0.1
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	670	0.0	596	74	12.4
NOTES AND DEBENTURES	610	0.0	1,010	(400)	-39.6
OTHER LIABILITIES	34,999	0.6	35,580	(581)	-1.6
TOTAL LIABILITIES	5,802,113	91.9	5,269,974	532,139	10.1
LIMITED LIFE PREFERRED STOCK	0	0.0	0		
<u>EQUITY CAPITAL</u>					
PERPETUAL PREFERRED STOCK	3,200	0.0	2800	400	14.3
COMMON STOCK	105,553	1.7	98,917	6,636	6.7
SURPLUS	168,443	2.7	165,637	2,806	1.7
UNDIVIDED PROFITS/CAPITAL RESERVES	233,726	3.7	198,653	35,073	17.7
LESS UNREALIZED LOSS MKT EQTY SEC	52	0.0	147	(95)	-64.6
TOTAL EQUITY CAPITAL	510,870	8.1	465,860	45,010	9.7
LOSSES DEFERRED	2,187	0.0	3,014	(827)	-27.4
TOTAL LIABILITIES AND EQUITY CAPITAL	6,315,170	100.0	5,738,849	576,321	10.0

OFFICERS:

BRENT BARLOW, PRESIDENT; JEFFREY LEVINE, VICE PRESIDENT; CHRISTINIA, PEARSON, CASHIER

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFSKY, GARY KLEARMAN, ANDY LOVE, LARRY A. MIZEL, DONALD P. SHWAYDER, BRENT J. BARLOW

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,753
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	18,173
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,046
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	166
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,880
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	699
7. OTHER REAL ESTATE OWNED.....	489
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS.....	414
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	30,508
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	30,508

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	26,085
(1) NONINTEREST-BEARING.....	7,629
(2) INTEREST-BEARING.....	18,456
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	547
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	72
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,704
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	700
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,704
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,804
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,804
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	30,508

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; STEPHEN BRIGGS, PRESIDENT;
LOUISE BRAINARD, VICE PRESIDENT; JO BERRY, VICE PRESIDENT/CASHIER

DIRECTORS:

J. ROBERT YOUNG, STEPHEN BRIGGS, WALLACE A.E. DEBEQUE, ROBERT F. DOWNS,
JACK E. EDGINGTON, ERNEST GIANINETTI, PETER N. GUY, RODNEY S. SLIFER,
WILLIAM B. VOLLBRACHT

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,215
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,179
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	6,198
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	25,667
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	364
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	25,303
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,062
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	802
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	47,759
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	47,759

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	44,333
(1) NONINTEREST-BEARING.....	11,623
(2) INTEREST-BEARING.....	32,710
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	200
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	257
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	44,790
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,665
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,004
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,969
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,969
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	47,759

OFFICERS:

CHARLES B. ISRAEL, CHAIRMAN OF THE BOARD/PRESIDENT;
THOMAS W. GRIFFITHS, EXECUTIVE VICE PRESIDENT; AMY GILBERTSON,
VICE PRESIDENT/CASHIER

DIRECTORS:

J. THOMAS CLARK, CHARLES B. ISRAEL, ROBERT ODEN, CAROL ANN KOPF,
MORT HELLER

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,824
B. INTEREST-BEARING BALANCES.....	120
2. SECURITIES.....	23,287
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,155
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	21,000
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	85,782
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	667
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	85,115
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,197
7. OTHER REAL ESTATE OWNED.....	157
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	275
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,336
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	139,466
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	139,466

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	123,892
(1) NONINTEREST-BEARING.....	25,318
(2) INTEREST-BEARING.....	98,574
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	230
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	5,400
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	129,665
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	650
25. SURPLUS.....	1,684
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	7,467
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,801
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	9,801
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	139,466

OFFICERS:

MICHAEL T. TAETS, PRESIDENT/CEO; GARY HART, STIRLING COOPER, MARC JOHNSON,
J. TODD EMERSON, VICE PRESIDENTS; MOLLY BEATTIE, MARKETING OFFICER

DIRECTORS:

MICHAEL J. PINT, JOHN M. MORRISON, LEE R. ANDERSON, W. DUNCAN MACMILLAN,
MICHAEL T. TAETS, WILLIAM E. CLARK, F.P. (PETE) STONE, AL WHITE

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,532
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	25,402
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	12,948
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	59,201
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	573
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	58,628
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,792
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	612
11. OTHER ASSETS.....	523
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	106,437
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	106,437

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	98,790
(1) NONINTEREST-BEARING.....	22,666
(2) INTEREST-BEARING.....	76,124
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	98,947
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,850
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,640
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,490
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,490
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	106,437

OFFICERS:

JOSEPH D. FREUND, CHAIRMAN OF THE BOARD; JAMES C. LEWIEN, PRESIDENT;
CAROL A. HARDY, SR. VICE PRESIDENT/CASHIER; MARTIE M. SCHEPELER,
SR. VICE PRESIDENT; CAROL CALLAHAN, VICE PRESIDENT

DIRECTORS:

JOSEPH D. FREUND, JAMES C. LEWIEN, PAUL V. MURRAY, JR., LESTER PEDICORD,
DWIGHT C. RIDER, JAMES B. WALTERS

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,319
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	23,359
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,810
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,151
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	342
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,809
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	357
7. OTHER REAL ESTATE OWNED.....	1,260
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	501
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	49,415
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	49,415

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	45,070
(1) NONINTEREST-BEARING.....	15,336
(2) INTEREST-BEARING.....	29,734
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	153
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	45,223
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,633
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,059
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,192
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,192
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	49,415

OFFICERS:

STEPHEN P. BALTZ, PRESIDENT; MARTHA J. BALTZ, EXEC. VICE PRESIDENT;
J. R. PFEIFER, SENIOR VICE PRESIDENT/CASHIER/SECRETARY

DIRECTORS:

STEPHEN P. BALTZ, MARTHA J. BALTZ, PATRICK B. AUGUSTINE, J. R. PFEIFER,
KELLY J. ZAMORSKI

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,470
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	167
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,330
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,061
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	27B
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,783
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,900
7. OTHER REAL ESTATE OWNED.....	442
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	564
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,856
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	32,856

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,438
(1) NONINTEREST-BEARING.....	10,516
(2) INTEREST-BEARING.....	19,922
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	146
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,584
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	422
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,272
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,272
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,856

OFFICERS:

RICHARD JORGENSEN, PRESIDENT; ROBERT G. KLUTH, JR., VICE PRESIDENT;

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFKY, WILLIAM B. KEMPER,
GARY KLEARMAN, RICHARD JORGENSEN, LARRY A. MIZEL

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,410
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	16,032
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,227
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	252
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,975
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	445
7. OTHER REAL ESTATE OWNED.....	2
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	475
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,439
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,439

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,766
(1) NONINTEREST-BEARING.....	7,004
(2) INTEREST-BEARING.....	18,762
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	1,877
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	55
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,698
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,641
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,741
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,741
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,439

OFFICERS:

RICHARD JORGENSEN, PRESIDENT; RICK D. METZLER, CASHIER

DIRECTORS:

RAYMOND T. BAKER, GARY KLEARMAN, ROBERT W. GRAF, LARRY A. MIZEL,
MICHAEL A. FEINER, HAROLD GUZOFSKY, RICHARD JORGENSEN, WILLIAM B. KEMPER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	506
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	11,601
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,526
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	82
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,444
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	43
7. OTHER REAL ESTATE OWNED.....	35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	195
11. OTHER ASSETS.....	219
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,143
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,143

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,791
(1) NONINTEREST-BEARING.....	3,289
(2) INTEREST-BEARING.....	12,502
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	765
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	49
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,605
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,188
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	850
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,538
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,538
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,143

OFFICERS:

HENRY J. COLL JR., PRESIDENT; ANGELA WIEGMAN, CASHIER

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFISKY, WILLIAM B. KEMPER,
GARY KLEARMAN, DONALD L. KORTZ, LARRY A. MIZEL, HENRY J. COLL JR.

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,836
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	14,242
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,691
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	154
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,537
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	64
7. OTHER REAL ESTATE OWNED.....	1
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	400
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,180
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,180

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,817
(1) NONINTEREST-BEARING.....	7,840
(2) INTEREST-BEARING.....	17,977
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	850
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	63
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,730
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	506
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,444
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,450
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,450
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,180

OFFICERS:

HOMER H. LYLE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT R. MIDCAP, EXEC.
VICE PRESIDENT; DAVID EDWARDS, DONALD ECHTERMEYER, VICE PRESIDENTS;
CLAYTON BADEN, CASHIER

DIRECTORS:

DON ECHTERMEYER, ROBERT MIDCAP, GEORGE L. STRIKE, HOMER LYLE, NICHOLAS
STRIKE, JOSEPH C. MOFFITT, EDWARD M. WILLIS, RONALD E. CHISM
F. R. FULLER, THOMAS W. NEVIN

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,425
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	17,297
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,671
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	162
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,509
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,420
7. OTHER REAL ESTATE OWNED.....	511
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	531
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	39,693
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	39,693

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	36,271
(1) NONINTEREST-BEARING.....	9,741
(2) INTEREST-BEARING.....	26,530
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	150
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	264
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	36,685
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,008
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,008
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,008
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	39,693

OFFICERS:

TERRY L. HALVERSON, PRESIDENT; JAMES E. THOMASON, EXEC. VICE
 PRESIDENT; DENISE DAVIS, CASHIER

DIRECTORS:

ROBERT S. APPEL, HARRY H. FRAMPTON III, LARRY J. HAUSERMAN,
 WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
 JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
 TERRY L. HALVERSON, ROGER A. BEHLER, DENNIS E. BARRETT

DECEMBER 31, 1992 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,629
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	25,739
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,566
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	32,818
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	447
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	32,371
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3,337
7. OTHER REAL ESTATE OWNED.....	189
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,231
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	76,062
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	76,062

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	70,758
(1) NONINTEREST-BEARING.....	25,065
(2) INTEREST-BEARING.....	45,693
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	563
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	71,321
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,200
25. SURPLUS.....	1,530
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,011
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,741
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,741
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	76,062

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; DAVE SCRUBY, PRESIDENT;
ROBERT LUCIA, VICE PRESIDENT/CASHIER

DIRECTORS:

WILLIAM B. VOLLBRACHT, WALLACE A.E. DEBEQUE, JACK E. EDGINGTON,
ERNEST GIANINETTI, PETER N. GUY, RODNEY E. SLIFER, DAVE SCRUBY,
J. ROBERT YOUNG, ROBERT F. DOWNS

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,636	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	4,140	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	3,273	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,415	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	249	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	17,166	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	906	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,175	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,296	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,296	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	25,830	
(1) NONINTEREST-BEARING.....	5,078	
(2) INTEREST-BEARING.....	20,752	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....	391	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	218	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,439	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	800	
25. SURPLUS.....	305	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	752	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,857	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,857	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,296	

OFFICERS:

H. "JACK" LEPLATT, CHARIMAN OF THE BOARD; JAMES W. SOWER, PRESIDENT;
DAN R. FORD, VICE PRESIDENT; DARYL THIERER, CASHIER

DIRECTORS:

JOE D. FORD, H. "JACK" LEPLATT, JAMES W. SOWER, GLADE E. STOWELL
CECIL W. SOWER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	927
B. INTEREST-BEARING BALANCES.....	199
2. SECURITIES.....	7,246
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,280
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,143
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	213
7. OTHER REAL ESTATE OWNED.....	21
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	219
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,168
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,168

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,207
(1) NONINTEREST-BEARING.....	2,710
(2) INTEREST-BEARING.....	17,497
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	129
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,336
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,432
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,832
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,832
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,168

BANK OF BOULDER
BOULDER

OFFICERS:

STEVEN K. BOSLEY, PRESIDENT; GARY ASHLEY, VICE PRESIDENT/CASHIER;
TERRY HANNUM, EXEC. VICE PRESIDENT

DIRECTORS:

STEVEN K. BOSLEY, CARROLL V. SORELLE, RICHARD GEESAMAN,
LAWRENCE G. HANCOCK, MYRTLE TISONE, LARRY FREY, EARL MCLAUGHLIN

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,839
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	20,905
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,130
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	42,272
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2,023
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	40,249
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5,161
7. OTHER REAL ESTATE OWNED.....	812
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	6,393
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	89,588
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	89,588

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	76,908
(1) NONINTEREST-BEARING.....	25,608
(2) INTEREST-BEARING.....	51,300
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	3,048
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	351
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	786
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	81,093
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,200
25. SURPLUS.....	2,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,895
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,495
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	8,495
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	89,588

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OFFICERS:

JOHN C. RUDOLPH, CEO; PAUL TROYER, PRESIDENT; SUNNY LEE GILBERT, EXEC.
VICE PRESIDENT; KAREN C. WOOLHISER, VICE PRESIDENT/CASHIER

DIRECTORS:

DENNIS R. ROBINSON, JOHN C. RUDOLPH, JOHN E. MOCK, CARL R. VERTUCA,
JAMES ZIEGLER, ALAN TERAN, GEORGE KARAKEHIAN, PAUL TROYER

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,049	
B. INTEREST-BEARING BALANCES.....	1,099	
2. SECURITIES.....	3,023	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	4,600	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	19,966	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	387	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	19,579	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	446	
7. OTHER REAL ESTATE OWNED.....	75	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	464	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,335	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,335	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	29,079	
(1) NONINTEREST-BEARING.....	10,977	
(2) INTEREST-BEARING.....	18,102	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	76	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	97	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	29,252	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	700	
25. SURPLUS.....	1,000	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	383	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,083	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,083	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,335	

OFFICERS:

J. PATRICK MCDUFF, PRESIDENT; ALLAN SWANSON, VICE PRESIDENT;
MYRNA K. GRASSMICK, CASHIER

DIRECTORS:

ROBERT GREEN, GARY S. JUDD, W. JAMES TOZER, JR.,
JAMES L. RUMSEY, RICHARD B. TUCKER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,851
B. INTEREST-BEARING BALANCES.....	17
2. SECURITIES.....	23,872
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,875
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	206
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,669
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	602
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	169
11. OTHER ASSETS.....	443
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,623
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,623

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	34,059
(1) NONINTEREST-BEARING.....	10,402
(2) INTEREST-BEARING.....	23,657
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	2,435
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	1,055
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	5,500
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	43,146
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	307
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	170
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,477
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,477
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,623

PLATTE VALLEY BANK
BRIGHTON

OFFICERS:

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, JIM CLEMENT,
VICE PRESIDENTS; MARLENE R. KOENIG, CASHIER

DIRECTORS:

JAMES J. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH, MICHAEL BENNETT,
FRANK GLENN OTTESEN

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,491
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	12,954
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	22,466
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	341
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	22,125
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	752
7. OTHER REAL ESTATE OWNED.....	368
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	448
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	44,738
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	44,738

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	41,849
(1) NONINTEREST-BEARING.....	9,190
(2) INTEREST-BEARING.....	32,659
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	307
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,156
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	961
25. SURPLUS.....	739
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	882
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,582
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	2,582
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	44,738

OFFICERS:

DAVID T. MANLEY, PRESIDENT; DAVID ALLEY, VICE PRESIDENT;
ROGER E. KEEL, VICE PRESIDENT/CASHIER

DIRECTORS:

W. D. EDWARDS, DON THOMAS, JOHN CLAUS, ALLAN R. HALLOCK,

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	914
B. INTEREST-BEARING BALANCES.....	95
2. SECURITIES.....	4,659
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	590
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,658
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	92
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,566
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	308
7. OTHER REAL ESTATE OWNED.....	6
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	0
11. OTHER ASSETS.....	131
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,269
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,269

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,453
(1) NONINTEREST-BEARING.....	3,611
(2) INTEREST-BEARING.....	8,842
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	0
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	0
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,526
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	292
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	101
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	743
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	743
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,269

OFFICERS:

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, EXEC. VICE PRESIDENT;
STEVEN R. DUPPS, CASHIER

DIRECTORS:

ROBERT C. GUNNON, ROBERT U. HANSEN, ROBERT A. PETTEYS,
NORMAN R. TISDALE, WARREN M. WATROUS, FRANK JENSEN, KENNETH GARTON

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,120	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	9,883	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	2,100	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,744	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	182	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	10,562	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	172	
7. OTHER REAL ESTATE OWNED.....	1,243	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	423	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,503	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,503	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	22,219	
(1) NONINTEREST-BEARING.....	3,865	
(2) INTEREST-BEARING.....	18,354	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	550	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	150	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,919	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	563	
25. SURPLUS.....	1,000	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,021	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,584	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,584	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,503	

OFFICERS:

LEWIS L. LOWE, PRESIDENT; ROBERT W. SCHUTTE, EXEC. VICE PRESIDENT;
THOMAS D. MCMAHAN, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

JERRY MOORE, GALEN MOLTZ, JOHN BURT, ROBERT A. FERRIS, JR.,
LEWIS L. LOWE

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	721
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	5,102
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,115
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,856
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	95
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,761
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	316
7. OTHER REAL ESTATE OWNED.....	25
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,263
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,263

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,025
(1) NONINTEREST-BEARING.....	3,260
(2) INTEREST-BEARING.....	8,765
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,095
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	168
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,168
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,168
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,263

OFFICERS:

JERRY L. GROSS, PRESIDENT; CHARLES W. BAKER, JAMES VAN DITTIE,
VICE PRESIDENTS; CAROL ZIMBELMAN, CASHIER

DIRECTORS:

LEO VAN DITTIE, JAMES VAN DITTIE, L.L. REINECKER,
WILLARD GROSS, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,557	
B. INTEREST-BEARING BALANCES.....	300	
2. SECURITIES.....	19,668	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	2,775	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,359	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	149	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	10,210	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	259	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	516	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,285	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,285	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	33,309	
(1) NONINTEREST-BEARING.....	7,253	
(2) INTEREST-BEARING.....	26,056	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	485	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,794	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	600	
25. SURPLUS.....	700	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,191	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,491	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,491	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,285	

OFFICERS:

DELMAR A. DURYEA, PRESIDENT; CHARLES TANSEY, VICE PRESIDENT;
L. RICHARD BATE, CASHIER; PATRICIA BATE, RUTH RADEBAUGH,
ASST. VICE PRESIDENTS

DIRECTORS:

L. RICHARD BATE, DAVID FOWLER, BOB RICE, DELMAR DURYEA

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,467
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	5,284
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,078
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	194
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,884
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	557
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	315
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,907
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,907

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,389
(1) NONINTEREST-BEARING.....	2,951
(2) INTEREST-BEARING.....	14,438
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	700
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	210
20. OTHER LIABILITIES.....	248
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,547
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	420
25. SURPLUS.....	420
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	520
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,360
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,360
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,907

OFFICERS:

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE PRESIDENT;
MILDRED M. KOBILAN, CASHIER; SAMUEL J. HUSSON, JOAN L. LAWSON,
RANDY L. PIEPER, VICE PRESIDENTS

DIRECTORS:

JOHN L. PIEPER, DOROTHY A. PIEPER, MILTON L. MATHIS,
JOHN R. KELLER, JOAN L. LAWSON, RANDY L. PIEPER

DECEMBER 31, 1992	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,396
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,006
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,843
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	331
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,512
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	102
7. OTHER REAL ESTATE OWNED.....	240
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	504
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,010
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,010
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,977
(1) NONINTEREST-BEARING.....	4,861
(2) INTEREST-BEARING.....	24,116
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	50
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	257
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	29,284
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	575
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,951
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,726
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,726
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,010

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN; JOE SCOFIELD, PRESIDENT; JOHN BELL,
VICE PRESIDENT/CASHIER

DIRECTORS:

WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, PETER N. GUY, J. ROBERT YOUNG,
ROBERT F. DOWNS, JACK E. EDGINGTON, JOE SCOFIELD, ERNEST GIANINETTI,
WALLACE A.E. DEBEQUE

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,314
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,739
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,451
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,175
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	236
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,939
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,703
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,288
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,434
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,434

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	27,214
(1) NONINTEREST-BEARING.....	5,582
(2) INTEREST-BEARING.....	21,632
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	198
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,412
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	275
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	997
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,022
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,022
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,434

OFFICERS:

THOMAS J. MILLER, PRESIDENT; PAUL F. ARVIDSON, VICE PRESIDENT;
MARSHA A. HARRISON, VICE PRESIDENT/CASHIER

DIRECTORS:

PAUL F. ARVIDSON, EARL L. DAZEY, MARSHA HARRISON, ROBERT W. KENNETH,
THOMAS J. MILLER, DENNIS E. POTTENGER, ANDREW J. ROBINSON

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	364
B. INTEREST-BEARING BALANCES.....	52
2. SECURITIES.....	3,283
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,547
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	104
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	5,443
D. NET LOANS AND LEASES.....	5,443
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	437
7. OTHER REAL ESTATE OWNED.....	68
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	0
11. OTHER ASSETS.....	128
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,175
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,175

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,271
(1) NONINTEREST-BEARING.....	466
(2) INTEREST-BEARING.....	8,805
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	0
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	0
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,393
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	182
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	782
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	782
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,175

OFFICERS:

PHILIP S. MILLER, PRESIDENT; DONA SHERLOCK, VICE PRESIDENT/CASHIER;
THOMAS D. WAYMIRE, RICHARD E. TEMPLE VICE PRESIDENTS

DIRECTORS:

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,623
B. INTEREST-BEARING BALANCES.....	50
2. SECURITIES.....	60,805
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,554
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	311
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,243
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	91
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,149
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	83,961
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	83,961

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	69,412
(1) NONINTEREST-BEARING.....	9,326
(2) INTEREST-BEARING.....	60,086
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	177
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	69,589
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	8,372
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	14,372
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	14,372
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	83,961

OFFICERS:

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE PRESIDENT;
VIVIAN PETERSEN, CASHIER

DIRECTORS:

VICTOR L. WEED, JAMES R. WEED, VIVIAN PETERSEN, ROSELLA HOLLENBAUGH,
DONNA FANCHER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,239
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	16,260
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,765
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	31,758
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,084
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	30,674
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	252
7. OTHER REAL ESTATE OWNED.....	25
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,011
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	53,226
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	53,226

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	46,370
(1) NONINTEREST-BEARING.....	8,706
(2) INTEREST-BEARING.....	37,664
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	245
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	46,615
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	1,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,711
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,611
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. 10T EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,611
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	53,226

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; NORM FRANKE, PRESIDENT/CASHIER

DIRECTORS:

NORM FRANKE, WALLACE DEBEQUE, ROBERT F. DOWNS, JACK E. EDGINGTON,
ERNEST GIANINETTI, PETER N. GUY, RODNEY E. SLIFER, J. ROBERT YOUNG,
WILLIAM B. VOLLBRACHT

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	494
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,353
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,684
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,996
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	76
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,920
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	637
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	71
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,159
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,159

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,006
(1) NONINTEREST-BEARING.....	2,619
(2) INTEREST-BEARING.....	7,387
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	78
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,084
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	175
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,075
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,075
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,159

OFFICERS:

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, VICE PRESIDENT/CASHIER

DIRECTORS:

WILLIAM WACHOB, RAYMOND CALVIN SIKES, CREIGHTON D. COOK, HOLLAND DUELL,
MORRIS GRABER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	688
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,782
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,924
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	82
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,842
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	109
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	99
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,020
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,020

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,572
(1) NONINTEREST-BEARING.....	1,469
(2) INTEREST-BEARING.....	5,103
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	10
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,582
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	258
25. SURPLUS.....	80
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	100
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	438
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	438
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,020

OFFICERS:

D. EDWARD SAUER, PRESIDENT; GARY A. MUHLENBRUCK, CASHIER

DIRECTORS:

MARY E. ROSS, BLAKEMORE MCCARTY, GORDON E. PRICE, JUDITH E. PRICE
D. EDWARD SAUER

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,588
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	11,951
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,842
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	128
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,714
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	219
7. OTHER REAL ESTATE OWNED.....	159
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	179
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,960
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,960

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,272
(1) NONINTEREST-BEARING.....	4,662
(2) INTEREST-BEARING.....	19,610
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,325
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	494
25. SURPLUS.....	249
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	892
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,635
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,635
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,960

OFFICERS:

JON P. COATES, CHAIRMAN; TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER,
BILL TEMPLE, VICE PRESIDENTS; GERI LOU KELDERMAN, CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY,
RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING,
DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,209
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,166
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,320
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,089
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	411
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,678
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	228
7. OTHER REAL ESTATE OWNED.....	72
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	167
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,840
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,840

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,345
(1) NONINTEREST-BEARING.....	10,391
(2) INTEREST-BEARING.....	11,954
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	141
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,486
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	418
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	436
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,354
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,354
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,840

OFFICERS:

JON P. COATES, CHAIRMAN; RICHARD DUNCAN, PRESIDENT; TERRY W. DARBY, EXEC. VICE PRESIDENT; LORRAINE THRONE, VICE PRESIDENT; GERI LOU KELDERMAN, CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING, DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,511
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,369
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	6,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,111
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	681
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,430
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	898
7. OTHER REAL ESTATE OWNED.....	1,142
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	217
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,367
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,367

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,012
(1) NONINTEREST-BEARING.....	5,469
(2) INTEREST-BEARING.....	24,543
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	45
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	136
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,193
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	524
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,174
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,174
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C):..	32,367

OFFICERS:

DON E. CHISMAR, PRESIDENT; SCOTT E. HUGHES, VICE PRESIDENT/CASHIER

DIRECTORS:

RUSSELL M. WICKS JR., FRANK R. ALEXANDER, DON E. CHISMAR, SCOTT HUGHES

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,890
B. INTEREST-BEARING BALANCES.....	767
2. SECURITIES.....	6,064
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,983
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	198
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,785
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	110
7. OTHER REAL ESTATE OWNED.....	810
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	228
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,854
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,854

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,118
(1) NONINTEREST-BEARING.....	4,305
(2) INTEREST-BEARING.....	15,813
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	37
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,215
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	941
25. SURPLUS.....	527
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	171
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,639
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,639
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,854

OFFICERS:

JOHN G. JACKSON, CHAIRMAN OF THE BOARD/CEO/PRESIDENT;
SCOTT PURSLEY, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

JOHN G. JACKSON, DR. ROBERT CADIGAN, THOMAS E. BERG,
BERNARD F. CARTER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,873
B. INTEREST-BEARING BALANCES.....	347
2. SECURITIES.....	6,837
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,943
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	313
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,630
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	552
7. OTHER REAL ESTATE OWNED.....	205
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	8
11. OTHER ASSETS.....	253
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,405
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	26,405

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,785
(1) NONINTEREST-BEARING.....	6,410
(2) INTEREST-BEARING.....	17,375
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	807
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	84
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,676
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,025
25. SURPLUS.....	541
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	175
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	12
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,729
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1B23(J)....	1,729
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,405

OFFICERS:

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, SR. VICE PRESIDENT;
RICHARD E. JORGENSEN, SR. VICE PRESIDENT/CASHIER; NORMA PAINTER,
ROGER P. BRUGGEMAN, VICE PRESIDENTS

DIRECTORS:

GARY D. WHITLOCK, GREG N. WALTERS, DUGALD A. MACGREGOR,
RICHARD E. JORGENSEN, JAMES G. DAVIS

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,815
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,591
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,163
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	277
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,886
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	375
7. OTHER REAL ESTATE OWNED.....	336
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	476
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,579
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,579

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,587
(1) NONINTEREST-BEARING.....	9,971
(2) INTEREST-BEARING.....	15,616
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	151
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,738
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	341
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,841
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,841
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,579

OFFICERS:

ROBERT L. STEELE, PRESIDENT; JAMES D. MAKOWSKI, SR. VICE PRESIDENT;
CLYDE DE BELLO, VICE PRESIDENT/CASHIER

DIRECTORS:

ORREL A. DANIEL, DAVID NICHOLS, ROBERT L. STEELE, EDWARD A. BROWN, IVAN
R. JERGENSEN, ROBERT L. BERGMAN

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,007
B. INTEREST-BEARING BALANCES.....	1,065
2. SECURITIES.....	15,092
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,345
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	225
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,120
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	474
7. OTHER REAL ESTATE OWNED.....	617
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	318
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,343
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,343

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,213
(1) NONINTEREST-BEARING.....	10,181
(2) INTEREST-BEARING.....	25,032
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,347
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,435
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,061
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,996
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	2,996
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,343

OFFICERS:

CHARLES M. SEARLE, PRESIDENT; ROBERT S. TEETERS, EXEC. VICE PRESIDENT;
BELMEAR D. BROWN, EXEC. VICE PRESIDENT/CASHIER; MICHAEL E. LOSH, MARLIN
R. WITTWER, VICE PRESIDENTS

DIRECTORS:

BELMEAR D. BROWN, KEENAN G. ERTEL, ROBERT D. HELMS,
JAMES D. PORTER, CHARLES M. SEARLE, ELIZABETH S. SEARLE

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,258
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,714
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,041
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	300
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,741
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	891
7. OTHER REAL ESTATE OWNED.....	1,076
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	587
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,017
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,017

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	35,469
(1) NONINTEREST-BEARING.....	6,554
(2) INTEREST-BEARING.....	28,915
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	84
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	354
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,907
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	610
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,110
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,110
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,017

OFFICERS:

THOMAS GODING, CHAIRMAN; GREGG JONES, PRESIDENT; MICHAEL DARVEAU,
 SENIOR VICE PRESIDENT; MIKE TALBOTT, VICE PRESIDENT;
 KELLY FLORENDO, VICE PRESIDENT/CASHIER

DIRECTORS:

ROY G. DINSDALE, THOMAS GODING, GREGG JONES, MICHAEL DARVEAU

DECEMBER 31, 1992 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,559
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,878
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,405
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,915
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	616
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,299
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	453
7. OTHER REAL ESTATE OWNED.....	251
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	330
11. OTHER ASSETS.....	453
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	30,628
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	30,628

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	27,514
(1) NONINTEREST-BEARING.....	3,961
(2) INTEREST-BEARING.....	23,553
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	335
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,849
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,279
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,779
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,779
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	30,628

OFFICERS:

PAUL P. PIPER, JR., CHAIRMAN OF THE BOARD; THOMAS S. COX, PRESIDENT;
HAROLD CLIFFORD GOSS, EXEC. VICE PRESIDENT; DARLENE M. HALAZON, VICE
PRESIDENT/CASHIER

DIRECTORS:

PAUL P. PIPER JR., THOMAS S. COX, ALANSON D. HEGEMAN, WILLIAM A. FRAME,
GLEAVES M. LOVE, ALLEN EVANS COX, ERIC B. ROEMER, RICHARD B. DOBBIN,
KAY C. DRURY, HAROLD CLIFFORD GOSS

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,295
B. INTEREST-BEARING BALANCES.....	199
2. SECURITIES.....	3,592
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,010
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	201
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,809
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,103
7. OTHER REAL ESTATE OWNED.....	93
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	350
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,941
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,941

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	26,930
(1) NONINTEREST-BEARING.....	7,683
(2) INTEREST-BEARING.....	19,247
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,025
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	564
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,102
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,916
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,916
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,941

OFFICERS:

DONALD MCG. WOODS, CHAIRMAN OF THE BOARD/PRESIDENT; HAROLD HERN, JR.,
VICE PRESIDENT; PAT BECKLEY, VICE PRESIDENT/CASHIER

DIRECTORS:

JOHN WOODS, DONALD MCG. WOODS, RICHARD E. JOHNSON, WAYNE R. MCCORMICK

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,302
B. INTEREST-BEARING BALANCES.....	195
2. SECURITIES.....	3,363
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,006
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,906
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	854
7. OTHER REAL ESTATE OWNED.....	452
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	130
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,202
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,202

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,918
(1) NONINTEREST-BEARING.....	5,104
(2) INTEREST-BEARING.....	5,814
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	167
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,085
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	270
25. SURPLUS.....	823
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	24
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,117
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,117
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,202

OFFICERS:

TODD E. WRIGHT, PRESIDENT; DARREN DAVIES, CASHIER

DIRECTORS:

DAVID G. COLVILLE, LARRY R. MARTZ, (MR.) VIVIAN ERIKSEN, ELIZABETH A. CONOUR, TODD E. WRIGHT

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,129
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,771
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	960
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,619
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	257
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,362
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	246
7. OTHER REAL ESTATE OWNED.....	574
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	469
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,511
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,511

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	15,430
(1) NONINTEREST-BEARING.....	4,634
(2) INTEREST-BEARING.....	10,796
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,527
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	25
25. SURPLUS.....	425
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,534
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,984
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,984
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,511

OFFICERS:

EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, EXEC. VICE PRESIDENT;
PATRICIA CONNELL, VICE PRESIDENT/CASHIER; LORETTA A. SMITH,
JUDITH A. WAGNER, VICE PRESIDENTS

DIRECTORS:

ROBERT C. HAWLEY, JOHN J. HOULIHAN, EARL R. LAWRENCE, WALTER C. EMERY,
EUGENE H. ROCK, GEORGE F. ROCK, REX MORGAN, ROBERT W. WALTER,
JOHN A. YELENICK, W. W. WILSON, DIRECTOR EMERITUS;
ROBERT A. GALBASIN, HONORARY DIRECTOR EMERITUS

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,971	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	25,411	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	B,100	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	44,507	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	485	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	44,022	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	994	
7. OTHER REAL ESTATE OWNED.....	1,880	
B. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	784	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	84,162	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	84,162	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	75,696	
(1) NONINTEREST-BEARING.....	15,818	
(2) INTEREST-BEARING.....	59,878	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	320	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	369	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	76,385	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	900	
25. SURPLUS.....	2,100	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,777	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,777	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	7,777	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	84,162	

OFFICERS:

WILLIAM W. WEHNER, PRESIDENT; ROLF R. SEIFERTH, EXEC. VICE PRESIDENT/
SECRETARY; JEFFREY R. NIEDER, CASHIER

DIRECTORS:

OREN L. BENTON, EARL E. HOELLEN,
RICHARD H. OLSON, WILLIAM W. WEHNER, L. T. WOMACK

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,131
B. INTEREST-BEARING BALANCES.....	110
2. SECURITIES.....	4,341
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,950
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	637
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,313
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,07B
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	63
11. OTHER ASSETS.....	276
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,412
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,412

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	36,484
(1) NONINTEREST-BEARING.....	15,312
(2) INTEREST-BEARING.....	21,172
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	429
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	535
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,448
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,100
25. SURPLUS.....	6,453
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	411
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,964
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,964
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,412

OFFICERS:

JON P. COATES, CHAIRMAN; SHEILA R. JOHNSON, PRESIDENT;
M. KENT WINKER, EXEC. VICE PRESIDENT; JAMES W. KING, SR. VICE
PRESIDENT; GARY D. FEY, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY,
RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING,
DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	17,835
B. INTEREST-BEARING BALANCES.....	1,500
2. SECURITIES.....	40,299
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	25,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	116,756
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2,539
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	114,217
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,671
7. OTHER REAL ESTATE OWNED.....	3,430
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,991
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	207,543
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	207,543
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	177,483
(1) NONINTEREST-BEARING.....	61,404
(2) INTEREST-BEARING.....	116,079
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	2,835
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	10,823
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	837
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	191,978
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,120
25. SURPLUS.....	5,114
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	7,331
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	15,565
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	15,565
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	207,543

OFFICERS:

CHARLES R. SILLSTROP, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD KENNEDY,
VICE PRESIDENT/CASHIER, JEAN WARREN, WILLIAM D. EDWARDS, VICE PRESIDENTS

DIRECTORS:

LOREN E. SWENSON, CHARLES R. SILLSTROP, RAYMOND C. DELISLE
HAROLD R. LACY

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,108
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,251
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,905
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,947
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	460
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,487
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	881
7. OTHER REAL ESTATE OWNED.....	1,297
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	3B3
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	39,312
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	39,312

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	36,838
(1) NONINTEREST-BEARING.....	14,760
(2) INTEREST-BEARING.....	22,078
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	84
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	36,922
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	460
25. SURPLUS.....	1,400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	530
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,390
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,390
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	39,312

OFFICERS:

ELWOOD KULLGREN, CHAIRMAN OF THE BOARD; JOHN G. WILKINSON, PRESIDENT;
 N.R. LOCKWOOD, EXECUTIVE VICE PRESIDENT; CECIL MCGLOTHLEN, SR. VICE
 PRESIDENT/CASHIER; THOMAS GORDON, JOHN LAWRENCE, SR. VICE PRESIDENTS;
 JAMES E. BENNETT, VAN T. RAMETTA, LOYD E. HOSKINS, JAMES L. HERDE,
 WILLIAM E. MARTIN, BRUCE C. HARBISON, VICE PRESIDENTS

DIRECTORS:

JOHN G. WILKINSON, ROBERT E. BRYAN, JR., N.R. LOCKWOOD, THOMAS GORDON,
 J.W. ALLISON, JOHN W. ALLISON, JR., GEORGE CAULKINS, JR.,
 ELWOOD KULLGREN

DECEMBER 31, 1992	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,485
B. INTEREST-BEARING BALANCES.....	2,376
2. SECURITIES.....	76,992
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	11,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	48,508
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	666
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	47,842
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	849
7. OTHER REAL ESTATE OWNED.....	385
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	3,013
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,084
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	151,826
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	151,826
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	133,398
(1) NONINTEREST-BEARING.....	35,727
(2) INTEREST-BEARING.....	97,671
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	708
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	134,106
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	5,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	10,720
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	17,720
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	17,720
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	151,826

OFFICERS:

RICHARD W. NEWMAN, CHAIRMAN OF THE BOARD/PRESIDENT; DALE W. UTLEY, EXEC.
VICE PRESIDENT; RICHARD M. KUNA, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

FREDERICK M. HAYNES, HERBERT H. MARUYAMA, RICHARD W. NEWMAN,
DAVID S. BERSHOF

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,098
B. INTEREST-BEARING BALANCES.....	14
2. SECURITIES.....	5,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	785
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,606
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	226
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,380
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	220
7. OTHER REAL ESTATE OWNED.....	1,045
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	385
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,499
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,499

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,404
(1) NONINTEREST-BEARING.....	8,852
(2) INTEREST-BEARING.....	19,552
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	750
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	177
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	29,331
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	900
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	918
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,168
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,168
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,499

OFFICERS:

DAVID C. BOYLES, PRESIDENT/CEO/CHAIRMAN OF THE BOARD; SHARON LAURENT, SR. VICE PRESIDENT/CASHIER; RICHARD E. WATSON, BYRON H. HASSTEDT, JOHN W. PERKINS, SR. VICE PRESIDENTS; E. MICHAEL ALCOTT, RALPH H. RASKIN VICE PRESIDENTS

DIRECTORS:

BERNARD J. SCHAFFNER, CHARLES M. SCHAYER, MAX WEISBLY, PAUL MILLER, DAVID C. BOYLES, NORMAN G. GARDENSWARTZ, ARNOLD ALPERT, I. J. SHORE, RICHARD MCCLINTOCK, LESLIE A. PATTEN, GERALD M. QUIAT, ARNOLD COOK, MARK LEVINE, WILLIAM P. JOHNSON, ROY G. DINSDALE

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,612
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	25,510
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	10,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	85,361
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,716
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	83,645
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,060
7. OTHER REAL ESTATE OWNED.....	969
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	670
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,298
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	134,464
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	134,464

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	121,798
(1) NONINTEREST-BEARING.....	47,879
(2) INTEREST-BEARING.....	73,919
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	670
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,255
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	123,723
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,000
25. SURPLUS.....	6,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	741
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	10,741
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	10,741
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	134,464

OFFICERS:

ROGER R. REILING, PRESIDENT; WARREN H. KNOLL, SR. VICE PRESIDENT;
JAMES E. WILLIAMS, VICE PRESIDENT/CASHIER

DIRECTORS:

MIKE LIGGETT, LEWIS L. LOWE, LARRY MENEFEE, DARRYL BIGGERSTAFF,
MARK NORWALK, DALE ROBERTS, JIM SOWER, LEN SNYDER, JAMES THOMAS,
ROGER REILING, RICHARD TUCKER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	16,518
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	2,315
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,210
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,256
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	19B
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,05B
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	117
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	754
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	42,071
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	42,071

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2B,7BB
(1) NONINTEREST-BEARING.....	28,017
(2) INTEREST-BEARING.....	771
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	10,585
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	428
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	39,801
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	667
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	603
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,270
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,270
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	42,071

OFFICERS:

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXEC. VICE PRESIDENT;
BERNARD J. STAEBELL, VICE PRESIDENT/CASHIER

DIRECTORS:

JOHN T. ALLEN JR., GEORGE W. CALKINS, ROBERT E. FREDERIC,
WILLIAM G. GRIFFITH, ROBERT E. JORDAN, EDWARD D. PIERSON
GLEN A. PRAY, WILBUR M. PRYOR, D. R. MURPHY

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,679
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	100,819
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	13,875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	47,112
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,671
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	45,441
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,131
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	3,076
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	175,021
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	175,021

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	155,408
(1) NONINTEREST-BEARING.....	34,836
(2) INTEREST-BEARING.....	120,572
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	118
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	321
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	155,847
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,000
25. SURPLUS.....	4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	12,174
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	19,174
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	19,174
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	175,021

OMNIBANK DENVER
DENVER

OFFICERS:

JOHN T. SKALET, PRESIDENT; DAVID R. DAUGHTERY, VICE PRESIDENT/CASHIER

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFISKY, GARY KLEARMAN,
LARRY A. MIZEL, MICHAEL A. FEINER, JOHN T. SKALET

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,091
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	9,626
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	87
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,083
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	82
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,001
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	96
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	281
11. OTHER ASSETS.....	226
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,508
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,508

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,550
(1) NONINTEREST-BEARING.....	3,949
(2) INTEREST-BEARING.....	11,601
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	54
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,604
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	1,017
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	137
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,904
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,904
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,508

OFFICERS:

THOMAS O'HARA, PRESIDENT; GERTRUDE FISCHER, CASHIER

DIRECTORS:

RAYMOND T. BAKER, HAROLD GUZOFKY, LARRY A. MIZEL, ROBERT W. GRAF,
GARY KLEARMAN, DONALD L. KORTZ, ANDY LOVE, THOMAS O'HARA

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,508
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	14,268
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,562
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	81
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,481
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	75
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	15
11. OTHER ASSETS.....	292
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,739
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,739

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,581
(1) NONINTEREST-BEARING.....	4,866
(2) INTEREST-BEARING.....	15,715
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	465
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	31
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,077
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	538
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	624
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,662
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,662
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,739

OFFICERS:

GARY D. LEVINE, PRESIDENT/CEO; CRAIG MILLER, VICE PRESIDENT;
MARK A. FRANK, VICE PRESIDENT/CASHIER

DIRECTORS:

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY,
GARY KLEARMAN, LARRY A. MIZEL, GARY D. LEVINE

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,250
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	95,103
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,412
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	68,228
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	460
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	67,768
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,898
7. OTHER REAL ESTATE OWNED.....	196
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	618
11. OTHER ASSETS.....	2,532
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	182,877
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	182,877

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	159,070
(1) NONINTEREST-BEARING.....	42,092
(2) INTEREST-BEARING.....	116,978
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	4,867
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	4,773
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	194
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	168,904
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	2,620
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	10,553
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	13,973
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	13,973
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	182,877

OFFICERS:

JAMES F. MARSICO, PRESIDENT; GERTRUDE FISCHER, CASHIER

DIRECTORS:

RAYMOND BAKER, ROBERT GRAF, HAROLD GUZOFKY, GARY KLEARMAN,
LARRY MIZEL, MICHAEL A. FEINER, MICHAEL P. COTTER, JAMES F. MARSICO

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,258	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....	9,977	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	14,592	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	167	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	14,425	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	663	
7. OTHER REAL ESTATE OWNED.....	1	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	267	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,691	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,691	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	23,375	
(1) NONINTEREST-BEARING.....	7,195	
(2) INTEREST-BEARING.....	16,180	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....	663	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	86	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,124	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	750	
25. SURPLUS.....	763	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,054	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,567	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,567	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,691	

OFFICERS:

JOSEPH MOSKO, CHAIRMAN OF THE BOARD; GARY A. MOSKO, PRESIDENT/CEO;
HAROLD V. LUSTIG, SR. EXEC. VICE PRESIDENT; JO ANN BROCKWAY, SR. VICE
PRESIDENT/CASHIER

DIRECTORS:

GARY A. MOSKO, JAMES A. LUSTIG, JOSEPH MOSKO, HAROLD V. LUSTIG,
CHESS R. MARTIN, ZELIE BERENBAUM, H. MICHAEL MILLER

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,209
B. INTEREST-BEARING BALANCES.....	3,963
2. SECURITIES.....	17,336
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,225
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	66,428
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	738
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	65,690
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	758
7. OTHER REAL ESTATE OWNED.....	737
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,000
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	103,918
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	103,918

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	93,727
(1) NONINTEREST-BEARING.....	22,014
(2) INTEREST-BEARING.....	71,713
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	831
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	94,558
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,500
25. SURPLUS.....	2,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,360
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,360
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	9,360
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	103,918

OFFICERS:

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR, SR. VICE PRESIDENT;
 DONALD LANCASTER, EXEC. VICE PRESIDENT/CASHIER

DIRECTORS:

DONALD H. SCHURR JR., TERRENCE F. SMITH, JESSE CARRAWAY,
 RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE

DECEMBER 31, 1992 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,310
B. INTEREST-BEARING BALANCES.....	1,100
2. SECURITIES.....	7,767
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	11,840
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	45,962
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	603
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	45,359
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,362
7. OTHER REAL ESTATE OWNED.....	773
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	497
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	74,008
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	74,008

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	68,470
(1) NONINTEREST-BEARING.....	14,710
(2) INTEREST-BEARING.....	53,760
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	338
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	68,808
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	1,404
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,796
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,200
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,200
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	74,008

OFFICERS:

HERMAN J. ZUECK, CHAIRMAN/CEO; JERROLD B. EVANS, PRESIDENT;
LARRY G. GOSCHA, SR. VICE PRESIDENT/CASHIER; DOUGLAS K. DERKS,
JUDITH KAUTZ, MATTHEW N. OSBOURN, ROBERT SHATTUCK, VICE PRESIDENTS

DIRECTORS:

JERROLD B. EVANS, WILLIAM T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE,
RALPH D. JOHNSON, RICHARD C. SAUNDERS, C. GALE SELLENS, CURTIS R. HILL,
HERMAN J. ZUECK, J.W. WELLS

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,259
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	42,454
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	51,937
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,159
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	50,778
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,117
7. OTHER REAL ESTATE OWNED.....	749
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,028
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	111,410
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	111,410

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	104,438
(1) NONINTEREST-BEARING.....	33,125
(2) INTEREST-BEARING.....	71,313
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	347
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	104,785
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,000
25. SURPLUS.....	3,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	625
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,625
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,625
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	111,410

OFFICERS:

GARY S. JUDD, PRESIDENT; JOHN A. STEDEFORD, SENIOR VICE PRESIDENT;
LINDA J. FENDER, VICE PRESIDENT; SHANNON BORASIO, CASHIER

DIRECTORS:

ROBERT GREENE, GARY S. JUDD, JAMES L. RUMSEY, W. JAMES
TOZER, JR., RICHARD B. TUCKER

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	9,054
B. INTEREST-BEARING BALANCES.....	43
2. SECURITIES.....	39,194
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	620
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	67,677
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	B49
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	66,828
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,073
7. OTHER REAL ESTATE OWNED.....	1,029
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	124
11. OTHER ASSETS.....	3,281
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	124,246
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	124,246

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	92,546
(1) NONINTEREST-BEARING.....	34,473
(2) INTEREST-BEARING.....	58,073
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	3,000
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	2,555
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	19,000
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	633
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	117,734
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,374
25. SURPLUS.....	424
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,714
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,512
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,512
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	124,246

OFFICERS:

PHILLIP J. HOGUE, CHAIRMAN OF THE BOARD; LINDA SANDERS, PRESIDENT;
CYNTHIA ANN CULKIN, SR. VICE PRESIDENT/CASHIER; LEANNE CADMAN,
VICE PRESIDENT

DIRECTOR:

ROGER BARKIN, COLLEEN BROWN, MARILYN EDWARDS, DALE FINGERSH,
JOHN FULLER JR., THOMAS GART, PHILLIP J. HOGUE, H. DEWITT MITCHELL,
LINDA SANDERS, ERIKA SCHAFER, CAROL SHAW, TOM WATKINS, ROGER FOMER,
JIM HANSON

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	336
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,703
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	530
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	991
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	10
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	981
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	559
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	93
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,202
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,202

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,151
(1) NONINTEREST-BEARING.....	1,491
(2) INTEREST-BEARING.....	5,660
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,199
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	406
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	203-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,003
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,003
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,202

OFFICERS:

E. G. MERRITT M.D., PRESIDENT; DONALD K. MAJORS, EXEC. VICE PRESIDENT/
CASHIER; J.C. KINKADE, 1ST VICE PRESIDENT; MERTON R. TAYLOR,
WILLIAM K. NIELSON, 2ND VICE PRESIDENTS; EDWARD G. MERRITT JR.,
VICE PRESIDENT

DIRECTORS:

E. G. MERRITT, M.D., J. C. KINKADE, MERTON R. TAYLOR, WILLIAM K. NIELSON,
DONALD K. MAJORS

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,311	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	27,265	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,850	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,610	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	166	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	15,444	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	99	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	648	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	47,617	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	47,617	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	43,318	
(1) NONINTEREST-BEARING.....	5,641	
(2) INTEREST-BEARING.....	37,677	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	317	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	43,635	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	200	
25. SURPLUS.....	1,125	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,657	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,982	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,982	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	47,617	

OFFICERS:

BRUCE JOHNSON, PRESIDENT; SHARON RIDDELL, VICE PRESIDENT;
ELLA CRAWFORD, CASHIER

DIRECTORS:

BRUCE JOHNSON, ROSS O. CARHART, CECIL D. MARTIN, ROBERT G. THOMPSON,
GARY W. GRAF

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	605
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,237
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,974
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	334
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,640
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	95
7. OTHER REAL ESTATE OWNED.....	637
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	241
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,005
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,005

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,402
(1) NONINTEREST-BEARING.....	942
(2) INTEREST-BEARING.....	8,460
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,454
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	159
25. SURPLUS.....	477
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	85-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	551
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	551
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,005

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; PHIL FRANK, PRESIDENT/CASHIER

DIRECTORS:

J. ROBERT YOUNG, PETER N. GUY, RODNEY SLIFER, PHIL FRANK,
WILLIAM B. VOLLBRACHT, WALLACE A.E. DE BEQUE, ROBERT F. DOWNS,
JACK E. EDGINGTON, ERNEST GIANINETTI

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	672
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,138
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	334
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,524
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	147
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,377
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	284
7. OTHER REAL ESTATE OWNED.....	72
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	681
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,558

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,326
(1) NONINTEREST-BEARING.....	1,681
(2) INTEREST-BEARING.....	12,645
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	13
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,436
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	522
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,122
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,122
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,558

OFFICERS:

RICHARD C. RODGERS, PRESIDENT; LARRY EVENSON, VICE
PRESIDENT/CASHIER

DIRECTORS:

JOHN MORRISON, BARBARA FORSTER, MICHAEL PINT, NED E. OYLER,
RICHARD C. RODGERS

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,794	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	10,207	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	900	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	17,876	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	266	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	17,610	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	635	
7. OTHER REAL ESTATE OWNED.....	140	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	354	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,640	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,640	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	28,437	
(1) NONINTEREST-BEARING.....	3,682	
(2) INTEREST-BEARING.....	24,755	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	228	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,665	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	400	
25. SURPLUS.....	1,300	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,275	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,975	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,975	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,640	

OFFICERS:

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS, II, EXEC. VICE PRESIDENT;
MELVIN D. SEVERSON, SR. VICE PRESIDENT; DAN ROCKWELL, KENNETH D.
STUMPF, WILLIAM A. CARLSON, VICE PRESIDENTS

DIRECTORS:

WILLIAM A. BOWNESS, JOHN E. BOWNESS II, MELVIN D. SEVERSON,
CARLA L. GARTON, KENNETH F. LIND, JOHN A. LEFFLER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,175
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,424
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,885
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,789
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	202
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,587
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	332
7. OTHER REAL ESTATE OWNED.....	70
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	425
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,898
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,898

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,525
(1) NONINTEREST-BEARING.....	3,766
(2) INTEREST-BEARING.....	16,759
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	276
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	144
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,945
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	953
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,953
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,953
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,898

OFFICERS:

FRANK S. PETERSON, PRESIDENT; C. STAN SLIFE, JR., VICE PRESIDENT;
JOHN F. EZELL, VICE PRESIDENT/CASHIER

DIRECTORS:

NICHOLAS J. MEAGHER JR., FRANK S. PETERSON, PETER L. DURANTE,
JACK L.K. GRUNWALD

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,581	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	36,468	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	17,080	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	36,226	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	434	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	35,792	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,209	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,081	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	97,211	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	97,211	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	83,140	
(1) NONINTEREST-BEARING.....	19,600	
(2) INTEREST-BEARING.....	63,540	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	249	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....	5,538	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	381	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	89,308	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,000	
25. SURPLUS.....	2,000	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,903	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,903	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,903	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	97,211	

OFFICERS:

LEE ANNE LEWIS, PRESIDENT/CEO; MARIA L. RATNER, CASHIER; GEORGE M. FORNNARINO, SECRETARY

DIRECTORS:

LEE ANNE LEWIS, JERROLD G. HAUPTMAN, GEORGE M. FORNNARINO, E. JAYNE MCCARTHY, JACK W. BROCKMAN, NANCY L. GIBSON (ADVISORY DIRECTOR)

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,246
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	964
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,790
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,754
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	41
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,713
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	316
7. OTHER REAL ESTATE OWNED.....	69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	89
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,287

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,722
(1) NONINTEREST-BEARING.....	11,836
(2) INTEREST-BEARING.....	2,886
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	18
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,740
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	255
25. SURPLUS.....	255
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	37
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	547
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	547
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,287

OFFICERS:

RALPH C. EPEN, CHAIRMAN/PRESIDENT; JACK E. CULVER, EXEC. VICE PRESIDENT/CASHIER;
JANICE E. LAKEY, VICE PRESIDENT

DIRECTORS:

RALPH C. EPEN, JANICE E. LAKEY, JACK E. CULVER, JAMES B. WALLACE,
RICHARD SWANSON, TONI E. STEPHENSON, RAY O. BROWNLEE,
J. H. BANDER, CHARLES F. HEDGES, REX UTSLER, MARTIN J. WOHNLICH,
F. M. STEVENSON, THOMAS J. VOGENTHALER

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,939
B. INTEREST-BEARING BALANCES.....	199
2. SECURITIES.....	3,313
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,424
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	97
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,327
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	167
7. OTHER REAL ESTATE OWNED.....	211
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,223
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,379
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,379

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,155
(1) NONINTEREST-BEARING.....	3,983
(2) INTEREST-BEARING.....	9,172
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,078
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,309
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	170
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,070
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. 10T EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,070
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,379

OFFICERS:

MICHAEL G. MILLS, PRESIDENT; FRANK FORBES, CASHIER

DIRECTORS:

RAYMOND T. BAKER, ROBERT W. GRAF, HAROLD GUZOFISKY, GARY KLEARMAN,
LARRY A. MIZEL, DONALD P. SHWAYDER, MICHAEL G. MILLS, ANDY LOVE,
MICHAEL A. FEINER

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	959
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	8,575
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,777
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,707
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	648
7. OTHER REAL ESTATE OWNED.....	1
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	268
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,258
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,258

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,803
(1) NONINTEREST-BEARING.....	3,826
(2) INTEREST-BEARING.....	9,977
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,849
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	409
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,409
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,409
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,258

OFFICERS:

WILLIAM W. WEHNER, PRESIDENT; ROLF R. SEIFERTH, EXECUTIVE VICE PRESIDENT;
JEFFREY R. NIEDER, CASHIER

DIRECTORS:

OREN L. BENTON, EARL E. HOELLEN, RICHARD H. OLSON, WILLIAM W. WEHNER
L.T. WOMACK

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,339
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	237
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,510
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	259
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,251
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	53
7. OTHER REAL ESTATE OWNED.....	127
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	704
11. OTHER ASSETS.....	96
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,307
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,307

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,923
(1) NONINTEREST-BEARING.....	5,918
(2) INTEREST-BEARING.....	9,005
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	128
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,051
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	1,300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	394-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,256
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,256
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,307

OFFICERS:

JOSEPH J. WOLF, PRESIDENT; ANDREW SPAULDING, VICE PRESIDENT;
BILLY J. GIUNTA, CASHIER AND VICE PRESIDENT

DIRECTORS:

ROBERT GREENE, GARY S. JUDD, JAMES L. RUMSEY, W. JAMES
TOZER, JR., RICHARD B. TUCKER

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,498
B. INTEREST-BEARING BALANCES.....	11
2. SECURITIES.....	11,237
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	670
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	31,129
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	509
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	30,620
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3,145
7. OTHER REAL ESTATE OWNED.....	1,009
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,863
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	52,053
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	52,053

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	43,089
(1) NONINTEREST-BEARING.....	13,540
(2) INTEREST-BEARING.....	29,549
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	2,400
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	713
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	2,850
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	264
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	49,316
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,796
25. SURPLUS.....	496
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,555-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,737
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,737
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	52,053

OFFICERS:

WILLIAM B. SHOEMAKER, PRESIDENT; MARVEL L. TITTLE, MARK W. BOSTOCK,
VICE PRESIDENTS; ROBERT S. APPEL, ALEXANDER R. BEARD, VICE PRESIDENTS

DIRECTORS:

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON, III,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
WILLIAM B. SHOEMAKER, DENNIS E. BARRETT

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	439
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,076
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,156
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,735
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	38
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,697
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	468
7. OTHER REAL ESTATE OWNED.....	81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	111
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,028
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,028

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,535
(1) NONINTEREST-BEARING.....	1,061
(2) INTEREST-BEARING.....	5,474
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	27
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,562
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	60
25. SURPLUS.....	80
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	326
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	466
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)...	466
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,028

OFFICERS:

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT;
ANN N. BRUMLEVE, CASHIER

DIRECTORS:

GEORGE J. HIX, GLONDA L. HIX, JACK G. HASELBUSH, JAMES F. BANKER,
C. WILLIAM HERZOG, E. NELSON THOMAS, C. FRANKLIN HIX, JR.

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,244
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	16,041
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,195
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,983
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	248
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,735
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	688
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	593
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	41,496
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	41,496

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	37,759
(1) NONINTEREST-BEARING.....	4,548
(2) INTEREST-BEARING.....	33,211
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	357
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	38,116
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,180
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,380
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,380
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	41,496

OFFICERS:

ROBERT H. HAMMOND, PRESIDENT; J.M. MASON, RAYMOND W. CRIST,
VICE PRESIDENT; JANET B. NELSON, CASHIER

DIRECTORS:

JOHN A. FISCHER, JAMES M. MASON, JIM KRUMM, SCOTT ENGWER,
LAWERENCE WARD

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,537
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,128
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	22,874
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	195
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	22,679
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	218
7. OTHER REAL ESTATE OWNED.....	587
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	284
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,833
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,833

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,480
(1) NONINTEREST-BEARING.....	8,580
(2) INTEREST-BEARING.....	26,900
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	410
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,890
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	325
25. SURPLUS.....	825
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,793
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,943
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,943
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,833

OFFICERS:

THOMAS S. BYINGTON, PRESIDENT; MICHAEL J. MCLAREN, VICE PRESIDENT;
MARY ANN FISKETJON, VICE PRESIDENT/CASHIER

DIRECTORS:

THOMAS S. BYINGTON, JEROME D. CARR, R. MICHAEL DELLENBACH,
DAVID G. EVERITT, ROBERT S. EVERITT, FREDERICK W. GARDNER,
SCOTT R. LARRABEE, LUCIA A. LILEY, STEPHEN D. JOYCE,
DENNIS SINNETT

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,491
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,900
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,992
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	203
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,789
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	228
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	9
11. OTHER ASSETS.....	264
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,731
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,731

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	31,703
(1) NONINTEREST-BEARING.....	10,554
(2) INTEREST-BEARING.....	21,149
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	138
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	31,841
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	803
25. SURPLUS.....	304
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	783
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,890
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,890
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,731

OFFICERS:

JON P. COATES, CHAIRMAN; DAVID W. ARMSTRONG, PRESIDENT;
GARY L. BUTLER, VICE PRESIDENT; LORNA R. HARPIN, CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY,
RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING,
DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,963
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,778
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,092
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,652
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	395
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,257
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	726
7. OTHER REAL ESTATE OWNED.....	432
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	240
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,488
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,488

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,373
(1) NONINTEREST-BEARING.....	4,752
(2) INTEREST-BEARING.....	18,621
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	185
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,558
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	328
25. SURPLUS.....	870
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	732
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,930
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,930
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,488

OFFICERS:

JAMES C. HEABERLIN, PRESIDENT; EDWARD CAPRA, VICE PRESIDENT;
MICHAELE MALARGE, CASHIER

DIRECTORS:

JAMES C. HEABERLIN, DAVID W. SHAFER, JAMES FENTRESS,
PAUL BUTLER, LARRY GLASS

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	634
B. INTEREST-BEARING BALANCES.....	495
2. SECURITIES.....	2,381
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,548
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	76
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,472
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	76
7. OTHER REAL ESTATE OWNED.....	99
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	183
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,840
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,840

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,265
(1) NONINTEREST-BEARING.....	2,053
(2) INTEREST-BEARING.....	7,212
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	35
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,300
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	41
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	1
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	540
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	540
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,840

OFFICERS:

THOMAS L. GODING, PRESIDENT; DAVID L. OAKESON, DONALD R. STARNES,
EXEC. VICE PRESIDENT; THOMAS L. PRENGER, MICHAEL J. SEPPALA, VICE
PRESIDENT; GRANT A. EDWARDS, VICE PRESIDENT/CASHIER

DIRECTORS:

ROY G. DINSDALE, THOMAS L. GODING, DAVID OAKESON, DONALD R. STARNES,
JOHN R. DENT, DONALD D. TOMOI, LARRY COUGHLIN, LEONARD H. MCCAIN
DON HEER, ROGER TUELL

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,186
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	35,471
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	71,132
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,008
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	70,124
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,615
7. OTHER REAL ESTATE OWNED.....	236
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	153
11. OTHER ASSETS.....	1,849
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	122,959
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	122,959

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	109,151
(1) NONINTEREST-BEARING.....	21,072
(2) INTEREST-BEARING.....	88,079
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	2,193
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,154
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	585
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	808
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	113,891
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	450
24. COMMON STOCK.....	538
25. SURPLUS.....	2,501
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,583
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	4
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,068
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	9,068
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	122,959

OFFICERS:

J.H. BLOEDORN, JR., CHAIRMAN OF THE BOARD/CEO; JERRY K. JONES,
PRESIDENT; RONALD L. HAYS, DAVID L. SCHOMBURG, JAMES D. TREADWAY,
ERVIN C. SOUTHARD, JOHN J. ZWETZIG, VICE PRESIDENTS; M. ELAINE MEYER,
CASHIER

DIRECTORS:

WILLIAM C. ANDERSON, J.H. BLOEDORN, JR., ROBERT B. FANCHER,
RONALD L. HAYS, JERRY K. JONES, DAVID OHMAN, DONALD A. OSTWALD

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,819
B. INTEREST-BEARING BALANCES.....	1,001
2. SECURITIES.....	56,127
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	43,420
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,403
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	42,017
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	407
7. OTHER REAL ESTATE OWNED.....	30
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,826
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	104,927
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	104,927

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	88,709
(1) NONINTEREST-BEARING.....	12,415
(2) INTEREST-BEARING.....	76,294
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	583
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	89,292
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,000
25. SURPLUS.....	4,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	7,635
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	15,635
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	15,635
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	104,927

OFFICERS:

RUSSELL L. RATHMAN, PRESIDENT; FRED T. RUFF, VICE PRESIDENT;
JANICE C. NORRISH, CASHIER

DIRECTORS:

EUGENE V. DOTY, IRVEN L. BILLIARD, DAMON MCMAHAN, DOROTHY MCMAHAN,
RUSSELL L. RATHMAN

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	777
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	1,838
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,468
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	170
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,298
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	432
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	261
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,306
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,306

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	14,156
(1) NONINTEREST-BEARING.....	2,542
(2) INTEREST-BEARING.....	11,614
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	56
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,212
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	320
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	374
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,094
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,306

OFFICERS:

JONATHAN, R. FOX, CHAIRMAN OF THE BOARD/CEO; MAXINE FOX, VICE CHAIRMAN;
DOYLE MARVIN, PRESIDENT; SCOTT D. JENSON, VICE PRESIDENT/CASHIER

DIRECTORS:

DR. WILLIAM P. WILZ, MAXINE FOX, DOYLE MARVIN, JONATHAN R. FOX

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	300
B. INTEREST-BEARING BALANCES.....	514
2. SECURITIES.....	13,971
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,750
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,357
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	84
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,273
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	39
7. OTHER REAL ESTATE OWNED.....	23
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	12
11. OTHER ASSETS.....	580
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,462
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,462

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,060
(1) NONINTEREST-BEARING.....	2,095
(2) INTEREST-BEARING.....	20,965
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	307
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,367
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,695
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,095
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,095
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,462

OFFICERS:

JAMES J. O'DELL, CHAIRMAN OF THE BOARD; RICHARD CHENOWETH, PRESIDENT;
VIRGINIA L. UNREIN, CASHIER

DIRECTORS:

JAMES J. O'DELL, EUGENE C. ANDERSON, RICHARD O'DELL,
MICHAEL BENNETT, RICHARD CHENOWETH, FRANK GLENN OTTESEN

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	577
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,185
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	295
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,533
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	94
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,439
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	283
7. OTHER REAL ESTATE OWNED.....	112
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	141
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,032
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,032

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,222
(1) NONINTEREST-BEARING.....	1,722
(2) INTEREST-BEARING.....	7,500
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,323
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	159
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	709
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	709
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,032

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOHN COOPER, PRESIDENT;
BILL SANDERSON, VICE PRESIDENT/CASHIER

DIRECTORS:

J. ROBERT YOUNG, JOHN W. COOPER, ERNEST GIANINETTI, PETER N. GUY, ROBERT
F. DOWNS, JACK E. EDGINGTON, RODNEY E. SLIFER, WILLIAM B. VOLLBRACHT,
WALLACE A.E. DEBEQUE

DECEMBER 31, 1992	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,738
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,567
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,222
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	33,178
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	452
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	32,726
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,951
7. OTHER REAL ESTATE OWNED.....	4
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,825
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	49,033
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	49,033
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	45,537
(1) NONINTEREST-BEARING.....	9,541
(2) INTEREST-BEARING.....	35,996
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	296
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	306
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	46,139
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,400
25. SURPLUS.....	385
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,109
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,894
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,894
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	49,033

OFFICERS:

DONALD L. VANDERHOOF, PRESIDENT; STEVEN W. VANDERHOOF, VICE PRESIDENT;
EDDI L. VANDERHOOF, CASHIER

DIRECTORS:

NICHOLAS MASSARO, ROBERT CUTTER, STEVEN VANDERHOOF, JAMES NELSON,
DONALD L. VANDERHOOF

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	792
B. INTEREST-BEARING BALANCES.....	2,379
2. SECURITIES.....	3,372
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,070
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,361
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	106
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,255
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	657
7. OTHER REAL ESTATE OWNED.....	227
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	6
11. OTHER ASSETS.....	125
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,883
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,883

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,659
(1) NONINTEREST-BEARING.....	2,432
(2) INTEREST-BEARING.....	12,227
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	230
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	67
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,956
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	218
25. SURPLUS.....	407
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	302
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	927
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	927
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,883

OFFICERS:

C.E. STEVINSON, CHAIRMAN OF THE BOARD; MARK NORWALK, PRESIDENT;
PATRICK MCNULTY, VICE PRESIDENT/CASHIER; WALTER SCHWAB, VICE PRESIDENT

DIRECTORS:

MARQUIS NORWALK, C.E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS,
ALAN A. JONES, DALE R. HINMAN

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,689	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	3,462	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,000	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,174	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	128	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	8,046	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	68	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	124	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,389	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,389	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	14,583	
(1) NONINTEREST-BEARING.....	5,854	
(2) INTEREST-BEARING.....	8,729	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	76	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,659	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	519	
25. SURPLUS.....	531	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	680	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,730	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,730	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,389	

OFFICERS:

J.B. MCKEEVER, PRESIDENT; MARTIN E. JENSEN, EXECUTIVE VICE PRESIDENT;
CHARLES K. PERRY, PHYLLIS E. THRALL, VICE PRESIDENT/CASHIER

DIRECTORS:

MARTIN E. JENSEN, C. B. KENNEDY, J. B. MCKEEVER, SARAH H. MCKEEVER,
CARL M. SHINN

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	348
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,830
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,380
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,144
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	125
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,019
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	99
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	348
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,024
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,024

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,468
(1) NONINTEREST-BEARING.....	1,023
(2) INTEREST-BEARING.....	11,445
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	139
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,607
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	140
25. SURPLUS.....	430
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	847
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,417
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,417
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	14,024

OFFICERS:

ROBERT E. JOHNSON, PRESIDENT; NORMAN L. COOPER, ROGER L. MARTIN,
VICE PRESIDENTS; STEPHANIE J. TAYLOR, CASHIER

DIRECTORS:

ROBERT E. JOHNSON, R. E. JOHNSON, NORMAN L. COOPER, E.W. JOHNSON

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,415
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,858
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,560
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	138
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,422
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,303
7. OTHER REAL ESTATE OWNED.....	58
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	22
11. OTHER ASSETS.....	208
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,936
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,936

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,010
(1) NONINTEREST-BEARING.....	5,250
(2) INTEREST-BEARING.....	14,760
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	145
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,155
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	605
25. SURPLUS.....	125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,051
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,781
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,781
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,936

OFFICERS:

JOEL C. ROTHMAN, PRESIDENT; EVERETT E. FRANCIS, SR. VICE PRESIDENT;
RUTH RONNENBERG, CASHIER

DIRECTORS:

JOEL C. ROTHMAN, EVERETT E. FRANCIS, JERRY W. HOUSEL,
JOHN L. SHUPE, H. WAYNE HOOVER

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,257
B. INTEREST-BEARING BALANCES.....	896
2. SECURITIES.....	8,041
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,170
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	34,945
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	573
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	34,372
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	91
7. OTHER REAL ESTATE OWNED.....	18
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	821
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	48,666
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	48,666

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	44,644
(1) NONINTEREST-BEARING.....	3,347
(2) INTEREST-BEARING.....	41,297
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	159
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	346
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	45,149
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	253
25. SURPLUS.....	253
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,011
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,517
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,517
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	48,666

OFFICERS:

DARRELL MCALLISTER, CHAIRMAN OF THE BOARD/PRESIDENT;
ROBERT HINDERAKER, SR. VICE PRESIDENT/CASHIER

OFFICERS:

EDWARD CAPRA, SUE A FOSTER, W. WEST FOSTER, DARRELL D. MCALLISTER,
CARROLL D. MILLER, STEPHEN WATSON, DANIEL L. WHITE, JOHN ZURBRIGEN

DECEMBER 31, 1992	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	768
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	249
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	3,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,472
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	59
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,413
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	680
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	64
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,374
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,374
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,991
(1) NONINTEREST-BEARING.....	2,002
(2) INTEREST-BEARING.....	9,989
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	164
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,637
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES	29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,821
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	869
25. SURPLUS.....	711
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	27-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,553
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,553
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,374

OFFICERS:

LAWRENCE W. MENEFEE, CHAIRMAN OF THE BOARD; DENNIS W. WHITE, PRESIDENT;
KATHRYN L. BOYLE, SR. VICE PRESIDENT/CASHIER

DIRECTORS:

GEORGE W. DOERING, HAROLD G. EVANS, JAMES R. LISTEN, LAWRENCE W.
MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, F. SCOTT THOMAS,
JOHN C. TODD, JOHN M. TODD, DENNIS W. WHITE, DONALD W. WITTNAM

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,487
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	34,080
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	22,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	79,218
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,333
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	77,885
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,064
7. OTHER REAL ESTATE OWNED.....	1,223
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,985
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	150,524
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	150,524

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	134,365
(1) NONINTEREST-BEARING.....	26,100
(2) INTEREST-BEARING.....	108,265
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	145
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	7,200
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	751
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	142,461
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL: .

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,360
25. SURPLUS.....	3,382
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,321
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,063
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,063
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	150,524

OFFICERS:

RICHARD C. BERG, CHAIRMAN/PRESIDENT; JAMES PETERS, VICE CHAIRMAN;
TOM L. HAVENS, EXEC. VICE PRESIDENT; ROGER E. COTTEN, VICE PRESIDENT;
ANDREW TRAINOR, CASHIER

DIRECTORS:

RICHARD C. BERG, JAMES PETERS, TOM L. HAVENS, PAUL E. MANNING

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,304	
B. INTEREST-BEARING BALANCES.....	300	
2. SECURITIES.....	3,932	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	2,125	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,161	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	129	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	8,032	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	849	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	2,861	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,403	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,403	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	18,176	
(1) NONINTEREST-BEARING.....	4,676	
(2) INTEREST-BEARING.....	13,500	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	222	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,398	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	510	
25. SURPLUS.....	300	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	195	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,005	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,005	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,403	

OFFICERS:

LLOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, GREGORY P. CRANSTON,
VICE PRESIDENTS; KIRK A. LOWRY, CASHIER

DIRECTORS:

LLOYD A. NELSON, DONALD HARDIN, KEITH GILLILAND, MEL LOCKHART,
LOREN GARRETSON, CLARK STARKEBAUM, C. WILBUR KIPP

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,433
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,646
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	2,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,048
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	125
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,923
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	109
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	339
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,750
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,750

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,188
(1) NONINTEREST-BEARING.....	3,144
(2) INTEREST-BEARING.....	17,044
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	132
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	152
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,472
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,178
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,278
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,278
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,750

OFFICERS:

J. B. MCKEEVER, PRESIDENT; BARBARA J. CLINE, SR. VICE PRESIDENT;
J. L. HUMRICH, OLIVER W. FOLSOM, VICE PRESIDENTS; RELLE ANN STEELE,
CASHIER

DIRECTORS:

JOHN H. WILLHITE, J.L. HUMRICH, H.E. MCKEEVER, J.B. MCKEEVER,
SARAH H. MCKEEVER

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	557	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	6,317	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	975	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,393	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	233	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	7,160	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	67	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	441	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,517	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,517	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	14,030	
(1) NONINTEREST-BEARING.....	1,617	
(2) INTEREST-BEARING.....	12,413	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	84	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,114	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL: .		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	110	
25. SURPLUS.....	490	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	803	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,403	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,403	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,517	

OFFICERS:

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. GEOLFOS, SR. VICE PRESIDENT;
KELLY M. WEST, VICE PRESIDENT/CASHIER

DIRECTORS:

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER,
LENDI I. GEOLFOS, JAMES R. BRISCOE, HAROLD D. CLAY

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,789
B. INTEREST-BEARING BALANCES.....	105
2. SECURITIES.....	5,112
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,597
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	205
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,392
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	237
7. OTHER REAL ESTATE OWNED.....	4
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	166
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,005
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,005

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,514
(1) NONINTEREST-BEARING.....	4,066
(2) INTEREST-BEARING.....	12,448
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	96
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,610
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	535
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	560
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,395
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,395
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,005

OFFICERS:

ROBERT MCLEAN, CHAIRMAN; JOHN RALPH MURPHY, PRESIDENT;
JANET E. FIELDS, CASHIER

DIRECTORS:

ROBERT MCLEAN, J. RALPH MURPHY, DAVID M. KANIGEL, ARTHUR ROSEAN,
DENNIS J. LUTZ, FORREST CHARLESWORTH

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,315	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	2,702	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,985	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,837	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	68	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	9,769	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	362	
7. OTHER REAL ESTATE OWNED.....	182	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	102	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,417	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,417	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	15,018	
(1) NONINTEREST-BEARING.....	4,120	
(2) INTEREST-BEARING.....	10,898	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	141	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,159	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....	250	
24. COMMON STOCK.....	200	
25. SURPLUS.....	494	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	314	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,258	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,258	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,417	

OFFICERS:

JERALD C. STARKS, CHAIRMAN OF THE BOARD/PRESIDENT; DON K. SPEAROW,
SR. VICE PRESIDENT; ROBBIE A. PIPPIN, GARY D. KING, VICE PRESIDENTS

DIRECTORS:

DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS, JERALD C. STARKS

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,513
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	7,033
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,365
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,811
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	165
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,646
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	69
7. OTHER REAL ESTATE OWNED.....	224
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	505
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,455
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,455

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,397
(1) NONINTEREST-BEARING.....	4,605
(2) INTEREST-BEARING.....	18,792
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,651
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,104
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,804
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,804
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28c)...	25,455

OFFICERS:

LARRY G. NEUSCHWANGER, PRESIDENT; BRENT G. BEICHLE, VICE PRESIDENT/
CASHIER

DIRECTORS:

LARRY G. NEUSCHWANGER, CARLTON C. BARNETT, LAVERN GLOVER,
IVAN D. SHUPE

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	714
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	2,298
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,203
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	210
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,993
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	196
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	394
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,795
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,795

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,056
(1) NONINTEREST-BEARING.....	2,592
(2) INTEREST-BEARING.....	13,464
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	178
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,234
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,061
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,561
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,561
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,795

OFFICERS:

A.J. ANDERSON, PRESIDENT; DOUGLAS L. DITUS, SR. VICE PRESIDENT;
DANA L. SEXSON, VICE PRESIDENT/CASHIER; SHARRON L. METLI, VICE
PRESIDENT

DIRECTORS:

A.J. ANDERSON, WILLIS HERRICK, DONALD E. SIECKE, ROBERT C. JOHNSON,
SHARRON L. METLI, DOUGLAS L. DITUS, DANA L. SEXSON, BILLY J. BANDT

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,398
B. INTEREST-BEARING BALANCES.....	988
2. SECURITIES.....	9,293
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,080
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,116
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	341
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,775
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	252
7. OTHER REAL ESTATE OWNED.....	360
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	288
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,434
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,434

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,366
(1) NONINTEREST-BEARING.....	4,205
(2) INTEREST-BEARING.....	18,161
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	150
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,516
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:.

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	425
25. SURPLUS.....	886
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	607
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,918
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,918
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,434

OFFICERS:

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, VICE PRESIDENT;
RUTH H. WISE, CASHIER

DIRECTORS:

JOHN BALDWIN, LELAND E. HOUSE, DAVID G. IDLER, RUTH H. WISE,
DEAN THOMPSON

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	764
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,247
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,409
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	228
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,181
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	136
7. OTHER REAL ESTATE OWNED.....	565
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	818
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,136
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,136

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,949
(1) NONINTEREST-BEARING.....	2,492
(2) INTEREST-BEARING.....	10,457
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	188
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,137
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	249
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	999
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	999
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,136

OFFICERS:

BRUCE A. ANDERSEN, PRESIDENT; JOEL P. MAXCY, VICE PRESIDENT;
ANNA M. GUNDERSON, CASHIER; MARILYN K. WARD, ASSISTANT CASHIER

DIRECTORS:

NORRENE HARKER, BRUCE A. ANDERSEN, JOEL P. MAXCY, J. DOUG TODD

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,248
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	14,565
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	650
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,814
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	72
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,742
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	133
7. OTHER REAL ESTATE OWNED.....	185
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	492
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,015
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,015

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,069
(1) NONINTEREST-BEARING.....	1,993
(2) INTEREST-BEARING.....	20,076
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,226
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,989
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,789
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,789
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,015

OFFICERS:

STEWART B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE PRESIDENT;
DANA E. UNCAPHER, CASHIER

DIRECTORS:

ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR.,
RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,136
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	14,422
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,210
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,242
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	168
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,074
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	309
7. OTHER REAL ESTATE OWNED.....	585
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	116
11. OTHER ASSETS.....	817
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,669
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,669

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	29,407
(1) NONINTEREST-BEARING.....	8,073
(2) INTEREST-BEARING.....	21,334
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	151
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	29,558
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	2,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	811
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,111
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,111
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,669

OFFICERS:

J. GREGG MULLINS, PRESIDENT; J.W. MILLER, VICE PRESIDENT; CLINT
VIERGUTZ, CASHIER/SECRETARY

DIRECTORS:

J. GREGG MULLINS, J.W. MILLER, VICTOR ALDEA, EDWARD GARLINGTON,
CHARLOTTE BENSCHIEDT, HOWARD E. STUTZMAN, ROBERT J. WALLACE

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	752
B. INTEREST-BEARING BALANCES.....	221
2. SECURITIES.....	8,583
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	50
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,327
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	214
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,113
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	195
7. OTHER REAL ESTATE OWNED.....	222
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	413
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,549
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,549

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,558
(1) NONINTEREST-BEARING.....	104
(2) INTEREST-BEARING.....	18,454
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	176
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,734
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	915
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,815
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,815
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,549

OFFICERS:

R. M. JONES, PRESIDENT; JANET HILL, EXEC. VICE PRESIDENT;
SHARRON JOHNSON, VICE PRESIDENT/CASHIER; R. W. BLAIR, SR. VICE
PRESIDENT; D. J. RIZZUTO, M. J. GEARHART, VICE PRESIDENTS

DIRECTORS:

JANET HILL, FRANK JOBE, M. L. JONES, R. H. JONES, R. M. JONES,
MARVIN KUBIN, P. F. MALOUFF, JR.

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,963
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,634
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,646
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	393
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,253
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,194
7. OTHER REAL ESTATE OWNED.....	4,087
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	810
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	43,941
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	1,281
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,222

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	41,979
(1) NONINTEREST-BEARING.....	11,336
(2) INTEREST-BEARING.....	30,643
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,092
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	550
25. SURPLUS.....	1,000
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	299
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,849
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	1,281
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,222

OFFICERS:

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE PRESIDENT;
ROY S. ARMSTRONG, VICE PRESIDENT; ARTHUR C. DELVENTHAL, VICE PRESIDENT/
CASHIER

DIRECTORS:

ROGER MADDUX, MICHAEL NICKLOS, R.J. NELSON, P.G. KREPS, L. DALE GOODWIN

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	389
B. INTEREST-BEARING BALANCES.....	3,171
2. SECURITIES.....	11,960
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,825
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	140
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,685
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	251
7. OTHER REAL ESTATE OWNED.....	203
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,129
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,588
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,588

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	26,537
(1) NONINTEREST-BEARING.....	3,810
(2) INTEREST-BEARING.....	22,727
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	486
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,023
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,865
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,565
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,565
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,588

OFFICERS:

ROBERT L. BEAUPREZ, PRESIDENT; THOMAS B. CHESNEY, VICE PRESIDENT; DONNA F. ROGERS, CASHIER

DIRECTORS:

ROBERT L. BEAUPREZ, CHERYL W. RENNELS, NYLE E. BARLOW, LARRY W. GIBSON,
DONALD E. IMEL, W. BRUCE JOSS, CLAUDIA BEAUPREZ, THOMAS B. CHESNEY

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	966
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	941
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	205
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,114
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	262
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,852
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	381
7. OTHER REAL ESTATE OWNED.....	66
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	126
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,537
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,537

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,262
(1) NONINTEREST-BEARING.....	3,052
(2) INTEREST-BEARING.....	10,210
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,315
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	274
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	457
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	9
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,222
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,222
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,537

OFFICERS:

BARBARA J. POWERS, PRESIDENT; DEBBIE BOLENBAUCHER, CASHIER

DIRECTORS:

PAUL R. BERGLUND, JOHN H. DAHL, BARBARA J. POWERS

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,469
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,958
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,010
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,006
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	350
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,656
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,338
7. OTHER REAL ESTATE OWNED.....	706
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	217
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,354
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,354

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,338
(1) NONINTEREST-BEARING.....	7,153
(2) INTEREST-BEARING.....	17,185
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	126
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,464
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	310-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,890
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,890
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,354

OFFICERS:

STEPHEN J. FORTE, PRESIDENT; STEVEN J. SWENSON, EXEC. VICE PRESIDENT/
 CASHIER

DIRECTORS:

ROBERT S. APPEL, LARRY J. HAUSERMAN, HARRY H. FRAMPTON III,
 WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
 ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, STEPHEN J. FORTE,
 DARREL W. LATHROP, GEORGE C. WILLIAMS, DENNIS E. BARRETT,

DECEMBER 31, 1992 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,391
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	28,069
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,153
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,804
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	504
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,300
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,309
7. OTHER REAL ESTATE OWNED.....	1,467
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	677
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	58,366
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	58,366

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	54,228
(1) NONINTEREST-BEARING.....	12,259
(2) INTEREST-BEARING.....	41,969
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	414
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	54,642
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,125
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,299
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,724
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,724
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	58,366

OFFICERS:

DAVID A. WADE, PRESIDENT; LINDA RIESE, VICE PRESIDENT;
STEVEN S. YOUNG, VICE PRESIDENT/CASHIER

DIRECTORS:

TED R. CHRISTIAN, WILLIAM R. MORIARTY, COURTNEY T. PETERSON,
DAVID A. WADE, EDWIN F. WAMBSGANSS

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,421
B. INTEREST-BEARING BALANCES.....	90
2. SECURITIES.....	10,381
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	990
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,202
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	327
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,875
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,121
7. OTHER REAL ESTATE OWNED.....	674
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	2
11. OTHER ASSETS.....	370
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,924
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,924

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,270
(1) NONINTEREST-BEARING.....	5,375
(2) INTEREST-BEARING.....	19,895
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	320
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,590
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	290
25. SURPLUS.....	1,275
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	769
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,334
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,334
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,924

OFFICERS:

MAURICE E. GROTJOHN, PRESIDENT/CEO; EARL DOUGLASS, GEORGE M. FORNNARINO, EXEC.
VICE PRESIDENTS; CATHY MCCARTY, SR. VICE PRESIDENT; SUSAN MAHONEY, SR. VICE
PRESIDENT/CASHIER

DIRECTORS:

MAURICE E. GROTJOHN, EDWARD L. NORTHWAY, HERMAN C. MEINDERS,
BERNARD M. VELDKAMP, JR.

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,561
B. INTEREST-BEARING BALANCES.....	17
2. SECURITIES.....	45,598
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	58,237
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,103
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	57,134
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,772
7. OTHER REAL ESTATE OWNED.....	3,654
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	920
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	121,456
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	121,456

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	113,788
(1) NONINTEREST-BEARING.....	20,196
(2) INTEREST-BEARING.....	93,592
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	400
20. OTHER LIABILITIES.....	428
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	114,616
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	600
24. COMMON STOCK.....	1,302
25. SURPLUS.....	560
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,378
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,840
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,840
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	121,456

OFFICERS:

GALEN GILBERT, CHAIRMAN OF THE BOARD; STEVE SHERLOCK, PRESIDENT; MICHAEL HARVEY, EXEC. VICE PRESIDENT; LARRY WYATT, SR. VICE PRESIDENT; JANET MERLO, CASHIER

DIRECTORS:

GALEN GILBERT, MICHAEL HARVEY, NAN PARKS, STEVE SHERLOCK

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,322	
B. INTEREST-BEARING BALANCES.....	934	
2. SECURITIES.....	20,969	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,580	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	32,542	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	601	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	31,941	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	280	
7. OTHER REAL ESTATE OWNED.....	159	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	1,030	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	61,215	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	241	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	61,456	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	56,798	
(1) NONINTEREST-BEARING.....	7,059	
(2) INTEREST-BEARING.....	49,739	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	427	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	57,225	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	440	
25. SURPLUS.....	2,440	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,110	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,990	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	241	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,231	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	61,456	

OFFICERS:

JOANN O. CIRULLO, PRESIDENT; CHARLES E. KRAGEL, SR. VICE PRESIDENT;
ANN MARIE BRADACH, CASHIER

DIRECTORS:

JOANN O. CIRULLO, PETER COSGRIFF, CHARLES E. KRAGEL,
JAMES E. MORRISON, WINTON O. WINTER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,022
B. INTEREST-BEARING BALANCES.....	95
2. SECURITIES.....	12,714
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,562
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	151
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,411
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	354
7. OTHER REAL ESTATE OWNED.....	124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	384
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,104
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,104

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,752
(1) NONINTEREST-BEARING.....	3,617
(2) INTEREST-BEARING.....	17,135
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	175
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	507
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,434
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,012
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	158
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,670
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,670
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,104

OFFICERS:

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, EXEC. VICE PRESIDENT/CASHIER;
NORMA L. CONAWAY, VICE PRESIDENT

DIRECTORS:

JAMES O. HAAS, STUART W. LOSEY, DANIEL L. ALLEN, ROGER KOPMAN,
GREG G. WINTER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,070
B. INTEREST-BEARING BALANCES.....	1,683
2. SECURITIES.....	3,560
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	22,761
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	255
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	22,506
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,945
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	5
11. OTHER ASSETS.....	293
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,537
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	35,537

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,752
(1) NONINTEREST-BEARING.....	7,310
(2) INTEREST-BEARING.....	25,442
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	264
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,016
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,621
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,521
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,521
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	35,537

OFFICERS:

JOHN M. SHETTER, PRESIDENT; ALICE M. BIER, VICE PRESIDENT/CASHIER

DIRECTORS:

LAWRENCE D. ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI, W.F. PRATHER,
DONALD L. PERSCHBACHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH,
JOHN M. SHETTER, STANLEY L. ELMORE

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,241
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	2,702
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,670
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,083
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	243
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,840
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	323
7. OTHER REAL ESTATE OWNED.....	78
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	720
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,574
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,574

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,710
(1) NONINTEREST-BEARING.....	5,443
(2) INTEREST-BEARING.....	16,267
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	87
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,797
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	600
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	877
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,777
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,777
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,574

OFFICERS:

DAYTON E. JOHNSON, PRESIDENT; MARILYN FOSTER, CASHIER;
GARY L. MOORE, VICE PRESIDENT

DIRECTORS:

JACK DEVEREAUX, KENNETH R. WEEDIN, DALE R. NELSON, NORMAN E. RARICK,
ERVIN D. WEINMEISTER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,310
B. INTEREST-BEARING BALANCES.....	298
2. SECURITIES.....	9,633
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,955
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,772
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	155
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,617
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	747
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	334
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,894
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,894

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,596
(1) NONINTEREST-BEARING.....	6,113
(2) INTEREST-BEARING.....	26,483
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,728
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	273
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	34,597
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	450
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,647
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,297
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,297
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,894

OFFICERS:

JACK DEVEREAUX, PRESIDENT; HARRY J. DEVEREAUX, EXEC. VICE PRESIDENT;
ROY H. BISCHOFF, SR. VICE PRESIDENT; LEE TEDESCO, PATRICIA JAN,
VICE PRESIDENTS; DONNA M. FINDLEY, CASHIER

DIRECTORS:

JACK DEVEREAUX, ROBERT W. TURNER, NORMAN E. RARICK, MARLYN J. GERKEN,
CLARENCE H. STUMP JR., HARRY J. DEVEREAUX

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,943	
B. INTEREST-BEARING BALANCES.....	311	
2. SECURITIES.....	15,041	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	3,500	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	30,148	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,045	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	29,103	
5. ASSETS HELD IN TRADING ACCOUNTS.....	308	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,633	
7. OTHER REAL ESTATE OWNED.....	613	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	563	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	56,015	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	56,015	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	50,560	
(1) NONINTEREST-BEARING.....	11,569	
(2) INTEREST-BEARING.....	38,991	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	239	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	50,799	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....	1,900	
24. COMMON STOCK.....	1,600	
25. SURPLUS.....	2,200	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	484-	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,216	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,216	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	56,015	

OFFICERS:

JAMES J. O'DELL, PRESIDENT; LINDA S. GORANSON, VICE PRESIDENT/CASHIER

DIRECTORS:

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH,
MICHAEL E. BENNETT

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	423
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,947
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	910
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,938
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	80
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,858
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	304
7. OTHER REAL ESTATE OWNED.....	47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	54
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,543
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	B,543

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,934
(1) NONINTEREST-BEARING.....	1,766
(2) INTEREST-BEARING.....	6,168
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	42
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,976
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	300
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	167
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	567
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	567
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,543

OFFICERS:

BEN D. SHAW, PRESIDENT; MICHAEL N. FLEMING, EXECUTIVE VICE PRESIDENT;
MALCOLM L. CANNON, CASHIER; KAREN WITCHER, DEANNE J. ACOTT,
VICE PRESIDENTS

DIRECTORS:

BEN D. SHAW, MICHAEL N. FLEMING, CHARLES L. MITCHELL, LLOYD SEHNERT

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	515	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		3,674
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,455
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	7,695	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		7,617
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		183
7. OTHER REAL ESTATE OWNED.....		33
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		191
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		13,668
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		13,668
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		12,537
(1) NONINTEREST-BEARING.....	1,793	
(2) INTEREST-BEARING.....	10,744	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		12,634
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		125
25. SURPLUS.....		225
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		689
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	5	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,034
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,034
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		13,668

OFFICERS:

JOHN D. BEATY, PRESIDENT; CHERYL A. SMITH, CASHIER

DIRECTORS:

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	235
B. INTEREST-BEARING BALANCES.....	300
2. SECURITIES.....	1,549
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,545
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	33
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,512
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	6
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	110
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,312
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,312

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,452
(1) NONINTEREST-BEARING.....	497
(2) INTEREST-BEARING.....	3,955
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	22
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,474
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	588
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	838
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	838
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,312

OFFICERS:

SAM M. BOURNE, CHAIRMAN OF THE BOARD; ROBERT W. ENGLAND, PRESIDENT/CEO;
NANCY M. EARL, CASHIER

DIRECTORS:

SAMUEL M. BOURNE, LEO F. SHARP, ROBERT W. ENGLAND, STANLEY V. CLINE
JOHN A. SMARTT

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	56	
B. INTEREST-BEARING BALANCES.....	107	
2. SECURITIES.....	3,724	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	390	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,757	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	81	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	3,676	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	84	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	185	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,222	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,222	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	7,100	
(1) NONINTEREST-BEARING.....	624	
(2) INTEREST-BEARING.....	6,476	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	53	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,153	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	100	
25. SURPLUS.....	460	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	509	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,069	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,069	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,222	

OFFICERS:

MAHLON T. WHITE, CHAIRMAN OF THE BOARD; J. BYRON UHRICH, PRESIDENT;
LINDA HAGEDORN, VICE PRESIDENT/CASHIER; LYLE D. DYE, WILLIAM L. FASSETT,
DWIGHT D. FREEMAN, RUSSELL D. PRATT, VICE PRESIDENTS

DIRECTORS:

MAHLON T. WHITE, J. BYRON UHRICH, GORDON H. ROWE JR.,
WILLIAM L. FASSETT

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,572
B. INTEREST-BEARING BALANCES.....	4,200
2. SECURITIES.....	25,125
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,369
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	319
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,050
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	329
7. OTHER REAL ESTATE OWNED.....	3
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,091
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	50,370
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	50,370

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	44,443
(1) NONINTEREST-BEARING.....	10,699
(2) INTEREST-BEARING.....	33,744
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	225
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	44,668
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	330
25. SURPLUS.....	1,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,122
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,702
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,702
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	50,370

OFFICERS:

HARRISON LOESCH, CHAIRMAN OF THE BOARD; JOHN PIERSON, PRESIDENT;
JOSEPH DROSKIN, VICE PRESIDENT; MARCIA WILSON, VICE PRESIDENT/CASHIER

DIRECTORS:

DANNY CASTLE, HARRISON LOESCH, C.U. O'NEILL, JOHN PIERSON,
ROBB RUYLE, HAROLD D. FRASIER

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	307
B. INTEREST-BEARING BALANCES.....	1,089
2. SECURITIES.....	2,670
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	825
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,224
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	77
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,147
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	519
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	150
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,707
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,707

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,008
(1) NONINTEREST-BEARING.....	704
(2) INTEREST-BEARING.....	11,304
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	156
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,164
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	271
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	272
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,543
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,543
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,707

OFFICERS:

STAN AUSTIN, PRESIDENT; DAVID G. WOOD, DENNIS REECE, VICE PRESIDENTS;
FINIS BARNES, CASHIER

DIRECTORS:

DAVID G. WOOD, ERNEST M. COOPER, DANIEL K. CRANE, STAN AUSTIN

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	338
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,034
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	450
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,042
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	85
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,957
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	106
7. OTHER REAL ESTATE OWNED.....	39
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	192
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,116
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,116

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,182
(1) NONINTEREST-BEARING.....	1,649
(2) INTEREST-BEARING.....	6,533
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,253
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	105
25. SURPLUS.....	345
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	413
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	863
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	863
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,116

OFFICERS:

JOEL WIENS, CHAIRMAN OF THE BOARD; ROCCO A. VILLANI, PRESIDENT;
ROBERT L. DAVIS, JR., EXEC. VICE PRESIDENT; BRIGITTE M. HOWORKO,
VICE PRESIDENT/CASHIER

DIRECTORS:

ROBERT L. DAVIS JR., ROCCO A. VILLANI, ROBERT L. DAVIS, JR., JOEL WIENS,
TIM WIENS, MIKE NELSON, JANIS WIENS, BRIGITTE M. HOWORKO

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,028	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	7,485	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	4,631	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,460	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	331	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	8,129	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,106	
7. OTHER REAL ESTATE OWNED.....	621	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	135	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,135	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,135	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	22,554	
(1) NONINTEREST-BEARING.....	7,499	
(2) INTEREST-BEARING.....	15,055	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	81	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,635	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	470	
25. SURPLUS.....	463	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	567	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,500	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,500	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,135	

OFFICERS:

GARNER F. HILL, CHAIRMAN; JACK MOSS, PRESIDENT; DON KRIEGER,
VICE PRESIDENT; GREG MCCLUNG, VICE PRESIDENT/CASHIER

DIRECTORS:

GARNER F. HILL, PETER R. DRUCKER, JACK J. MOSS, DAVID MALLELTO,
ELI GORDON, F. WILLIAM DODGE

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	966
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,639
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,462
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	139
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,323
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	512
7. OTHER REAL ESTATE OWNED.....	238
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	92
11. OTHER ASSETS.....	158
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,328
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,328

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,059
(1) NONINTEREST-BEARING.....	2,384
(2) INTEREST-BEARING.....	12,675
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	102
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,161
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	687
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	80
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,167
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,167
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,328

OFFICERS:

WALTER J. WALDOW, CHAIRMAN OF THE BOARD; LES MERGELMAN, PRESIDENT;
J. PAUL DUNFORD, VICE PRESIDENT/CASHIER

DIRECTORS:

LES MERGELMAN, WALTER J. WALDOW, WALLACE Q. ANDERSON, VEREL L. CATLIN,
ORVILLE L. CALLAWAY

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	452
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	1,891
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	50
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,501
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	134
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,367
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	71
7. OTHER REAL ESTATE OWNED.....	47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	154
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,232
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,232

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,729
(1) NONINTEREST-BEARING.....	1,135
(2) INTEREST-BEARING.....	5,594
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	20
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,749
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	202
25. SURPLUS.....	55
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	226
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	483
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	483
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,232

OFFICERS:

DAVID G. WOOD, PRESIDENT; DENNIS REECE, VICE PRESIDENT;
DONALD HANHARDT, VICE PRESIDENT/CASHIER

DIRECTORS:

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., BRUCE PHILLIPS,
JOHN A. GALLEY JR., DONALD D. HANHARDT

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,559	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	11,480	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,000	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,796	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	148	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	10,648	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	140	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	413	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,240	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,240	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	22,249	
(1) NONINTEREST-BEARING.....	4,033	
(2) INTEREST-BEARING.....	18,216	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	166	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,415	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	180	
25. SURPLUS.....	570	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,075	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,825	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,825	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,240	

OFFICERS:

GERALD F. FITZGERALD, CHAIRMAN; G. KENETH BRASHAR, PRESIDENT; R.E. REEVES,
VICE PRESIDENT/CASHIER;

DIRECTORS:

GERALD F. FITZGERALD, G. KENNETH BRASHAR, JAMES L. CLOMAN,
JACK C. THROOT, CECIL TACKETT, TERRENCE S. SMITH

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	820
B. INTEREST-BEARING BALANCES.....	0
2. SECURITIES.....	4,436
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	0
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,812
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	872
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	0
D. NET LOANS AND LEASES.....	6,940
5. ASSETS HELD IN TRADING ACCOUNTS.....	0
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	175
7. OTHER REAL ESTATE OWNED.....	499
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	220
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,465
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,465

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,283
(1) NONINTEREST-BEARING.....	1,438
(2) INTEREST-BEARING.....	10,845
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	..0
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	74
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,357
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	..708
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,108
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,108
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,465

OFFICERS:

CLINTON W. BOOTH, PRESIDENT; DONNA R. SELHIME, VICE PRESIDENT/CASHIER

DIRECTORS:

JOSEPH J. SCHUESSLER, CLINTON W. BOOTH, DAVID L. HOLT

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	643
B. INTEREST-BEARING BALANCES.....	694
2. SECURITIES.....	3,851
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,589
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	101
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,488
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	102
7. OTHER REAL ESTATE OWNED.....	74
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	147
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,949
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,949

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,001
(1) NONINTEREST-BEARING.....	1,611
(2) INTEREST-BEARING.....	10,390
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,034
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	515
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	915
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAI' AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	915
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,949

OFFICERS:

SANDRA J. HERZOG, PRESIDENT; JACKIE ARCHULETA, VICE PRESIDENT; WALLACE E. CARROLL, JR., TREASURER

DIRECTORS:

FRANK V. PHILLIPS, RICHARD A. KNAPP, LOUIS A. SPINOZZI, SANDRA J. HERZOG
WALLACE E. CARROLL, JR., DIANE EVANS

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	877
B. INTEREST-BEARING BALANCES.....	378
2. SECURITIES.....	1,605
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,255
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,159
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	122
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,037
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	322
7. OTHER REAL ESTATE OWNED.....	228
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	15
11. OTHER ASSETS.....	184
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,901
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,901

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,635
(1) NONINTEREST-BEARING.....	5,534
(2) INTEREST-BEARING.....	10,101
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	42
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,677
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	625
25. SURPLUS.....	350
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	249
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,224
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,224
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,901

OFFICERS:

STEPHEN P. BALTZ, PRESIDENT/CEO; MARTHA J. BALTZ, EXEC. VICE PRESIDENT;
J. R. PFEIFER, SENIOR VICE PRESIDENT/CASHIER

DIRECTORS:

STEPHEN P. BALTZ, MARTHA BALTZ, PATRICK B. AUGUSTINE, J. R. PFEIFER,
KELLY J. ZAMORSKI

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,153
B. INTEREST-BEARING BALANCES.....	477
2. SECURITIES.....	2,420
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,284
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	284
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,000
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,875
7. OTHER REAL ESTATE OWNED.....	385
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	181
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,591
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,591

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,311
(1) NONINTEREST-BEARING.....	6,133
(2) INTEREST-BEARING.....	13,178
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,406
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,062
25. SURPLUS.....	826
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	703-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,185
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,185
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,591

OFFICERS:

LARRY NEUSCHWANGER, PRESIDENT; DONALD S. CAMENGA, VICE PRESIDENT;
RODNEY PIEPER, CASHIER

DIRECTORS:

LARRY NEUSCHWANGER, LAVERN GLOVER, IVAN SHUPE, CARLTON C. BARNETT

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	417
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	711
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,402
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	98
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,304
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	174
7. OTHER REAL ESTATE OWNED.....	7
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	170
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,283
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,283

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,333
(1) NONINTEREST-BEARING.....	1,589
(2) INTEREST-BEARING.....	6,744
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,454
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	430
25. SURPLUS.....	28
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	371
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	829
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	829
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,283

OFFICERS:

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, VICE PRESIDENT/CASHIER

DIRECTORS:

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON,
DR. ROBERT H. REDWINE, DARRYL BIGGERSTAFF, DR. P. ANTHONY ZEISS,
DANIEL L. TANNER, LEE W. SIMPSON

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,319
B. INTEREST-BEARING BALANCES.....	1,298
2. SECURITIES.....	5,982
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,460
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	255
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,205
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	252
7. OTHER REAL ESTATE OWNED.....	21
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	206
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,233
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,233

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,557
(1) NONINTEREST-BEARING.....	2,298
(2) INTEREST-BEARING.....	14,259
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,639
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	303
25. SURPLUS.....	370
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	921
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,594
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,594
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,233

OFFICERS:

MAHLON WHITE, CHAIRMAN OF BOARD/PRESIDENT; RICHARD A. SEUL, CEO/EXEC.
VICE PRESIDENT; ROBERT FREEMAN, SR. VICE PRESIDENT; VERNON K. COCHRAN,
WALTER CARSELLA, MARGARET EICHMAN, SAMUEL J. KIEFFER III, ROSE
MASTERANTONIO, RONALD E. ORESKOVICH, JAMES L. RICHARDSON, LUCILLE WILCOX,
VICE PRESIDENTS

DIRECTORS:

MAHLON T. WHITE, JOHN TED AGUILERA, EDWARD J. DEROSE, DDS, WALTER J.
PREDOVICH, KENNETH J. HOESCHEN

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	11,006
B. INTEREST-BEARING BALANCES.....	72
2. SECURITIES.....	37,378
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	10,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	79,605
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,348
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	78,257
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	6,363
7. OTHER REAL ESTATE OWNED.....	828
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,210
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	146,514
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	146,514

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	136,130
(1) NONINTEREST-BEARING.....	25,865
(2) INTEREST-BEARING.....	110,265
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	158
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,304
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	137,592
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,125
25. SURPLUS.....	5,500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,297
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,922
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,922
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	146,514

OFFICERS:

ROBERT L. HAYS, PRESIDENT/CEO; EARL F. LEHIGH, SR. VICE PRESIDENT;
RICHARD T. TEMPELMAN, SHERMAN H. FRENCH, NICK SAULTERS, O.F. JACKSON,
FIRST VICE PRESIDENTS; ERNEST HERZBERGER, LARRY TOPP, MICHAEL A.
CAFASSO, JAMES A. MURRAY, PHILLIP W. HOCKER, MARY LEE LOBATO,
ALICE OTOUPALIK, SHARON DRAKE, VICE PRESIDENTS

DIRECTORS:

ROBERT L. HAYS, JAMES H. KIRKLAND, KERRY D. GLADNEY, THOMAS R. WELTE,
EARL F. LEHIGH, ROBERT D. RICE, FRANK R. ALLEN, JOSEPH O. WATSON, III,
BERT HARTMAN, JOHN L. ARY

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	8,429
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	58,623
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,110
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	78,607
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	757
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	77,850
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,620
7. OTHER REAL ESTATE OWNED.....	1,177
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	46
11. OTHER ASSETS.....	1,918
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	153,773
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	153,773

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	142,072
(1) NONINTEREST-BEARING.....	22,158
(2) INTEREST-BEARING.....	119,914
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	1,000
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	727
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	143,799
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,250
25. SURPLUS.....	4,250
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,474
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,974
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	9,974
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	153,773

OFFICERS:

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, VICE PRESIDENT/CASHIER

DIRECTORS:

HOWARD BRUNER, RAY STOGDELL, KATHERINE WALLER, RONALD C. WALLER,
TRAVIS L. WALLER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	826
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,017
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	945
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,392
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	41
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,351
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	295
7. OTHER REAL ESTATE OWNED.....	30
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	115
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,579
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,579

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,790
(1) NONINTEREST-BEARING.....	1,344
(2) INTEREST-BEARING.....	5,446
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	32
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,822
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	351
25. SURPLUS.....	233
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	173
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	757
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	757
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,579

OFFICERS:

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, EXEC. VICE PRESIDENT;
JUDITH ANN ALLEN, VICE PRESIDENT/CASHIER

DIRECTORS:

BOB H. WHITE, JON L. BLOCKER, MICHAEL J. PINT

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,214
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,846
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,028
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	99
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,929
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	306
7. OTHER REAL ESTATE OWNED.....	299
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	112
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,706
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,706

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,333
(1) NONINTEREST-BEARING.....	1,460
(2) INTEREST-BEARING.....	8,873
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	200
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,604
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	190
25. SURPLUS.....	510
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	402
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,102
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,102
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,706

OFFICERS:

ELIZABETH A. GUTHRIE, PRESIDENT; LENORA M. SMUTS, VICE PRESIDENT/
CASHIER

DIRECTORS:

E. A. GUTHRIE, KEITH POOLE, CARL B. RECTOR, DANIEL S. SIMON,
ROBERT COTT, KENNITH DOTSON

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	748
B. INTEREST-BEARING BALANCES.....	540
2. SECURITIES.....	2,948
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,977
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	109
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,868
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	86
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	195
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,385
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,385

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,916
(1) NONINTEREST-BEARING.....	1,542
(2) INTEREST-BEARING.....	7,374
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	710
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,660
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	725
25. SURPLUS.....	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	725
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	725
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,385

OFFICERS:

PAULINE G. KREPS, PRESIDENT; DENNIS L. KREPS, SR. VICE PRESIDENT;
CANDICE KREPS, ASST. VICE PRESIDENT/CASHIER;

DIRECTORS:

P. G. KREPS, A. L. KREPS, LARRY CHENEY, L. DALE GOODWIN

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	201
B. INTEREST-BEARING BALANCES.....	1,368
2. SECURITIES.....	3,061
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,410
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	115
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,295
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	91
7. OTHER REAL ESTATE OWNED.....	176
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	772
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,464
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,464

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,829
(1) NONINTEREST-BEARING.....	1,000
(2) INTEREST-BEARING.....	7,829
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	285
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,114
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	470
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	680
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,350
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,350
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,464

OFFICERS:

GEOFFREY E. LIND, CHAIRMAN/PRESIDENT; GARY G. CASSELL, VICE CHAIRMAN;
 JAMES STEEPLES, EXECUTIVE VICE PRESIDENT; MARIAN JENSEN, MICHAEL S. LEAGUE,
 SR. VICE PRESIDENTS; C. JEROME CHANDLER, CHERYL MASSERO, VICE PRESIDENTS

DIRECTORS:

GEOFFREY E. LIND, GARY G. CASSELL, DANIEL N. LEAGUE, JR.,
 CLAUDE R. CAGE, NECHIE T. HALL, MALCOLM M. ASLIN, GENE COSBY

DECEMBER 31, 1992	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,857
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	28,336
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	11,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,527
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	219
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,308
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,040
7. OTHER REAL ESTATE OWNED.....	111
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	297
11. OTHER ASSETS.....	539
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	58,688
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	58,688
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	53,624
(1) NONINTEREST-BEARING.....	13,065
(2) INTEREST-BEARING.....	40,559
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	1,350
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	208
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	55,182
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	878
25. SURPLUS.....	1,372
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,256
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,506
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,506
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	58,688

OFFICERS:

J. ROBERT YOUNG, CHAIRMAN; STAN KORNASIEWICZ, PRESIDENT; GLEN JAMMARON,
EXEC. VICE PRESIDENT; SHERI SMITH, VICE PRESIDENT/CASHIER

DIRECTORS:

J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT, ERNEST GIANINETTI,
PETER N. GUY, WALLACE A.E. DEBEQUE, RODNEY E. SLIFER, STAN
KORNASIEWICZ, JACK E. EDGINGTON, ROBERT F. DOWNS

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,352
B. INTEREST-BEARING BALANCES.....	4,737
2. SECURITIES.....	3,217
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,517
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	23,210
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	325
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	22,885
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,822
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,363
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,893
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,893

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	34,167
(1) NONINTEREST-BEARING.....	9,965
(2) INTEREST-BEARING.....	24,202
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	178
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	34,345
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	260
25. SURPLUS.....	500
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,788
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,548
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,548
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,893

OFFICERS:

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE
 PRESIDENTS; HALLIE C. JORDAN, CASHIER

DIRECTORS:

OLEN H. HARDY, ROBERT G. DOWELL JR., BERNARD C. NEILL, FRANK WILLSON
 RICHARD H. PATTERSON

DECEMBER 31, 1992	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,489
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	26,550
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,001
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	124
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,877
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	178
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	912
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	43,306
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	43,306
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	38,895
(1) NONINTEREST-BEARING.....	2,396
(2) INTEREST-BEARING.....	36,499
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	380
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	39,275
22. LIMITED-LIFE PREFERRED STOCK.....	
EQUITY CAPITAL:	
23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,831
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,031
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,031
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	43,306

OFFICERS:

KENNETH R. RECKER, PRESIDENT; W. EDWARD GOODYEAR, EXEC. VICE PRESIDENT

DIRECTORS:

LAWRENCE A. FAIN, ROBERT F. CALMAN, JAMES C. KEARNEY,
PETER W. WILLIAMS, CLIFFORD B. RUSSELL, H. DAVID ZABEL,
GARY D. MIELKE, ADAM M. ARON, W. EDWARD GOODYEAR

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,974
B. INTEREST-BEARING BALANCES.....	19
2. SECURITIES.....	27,498
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,499
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	159
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,340
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,411
7. OTHER REAL ESTATE OWNED.....	249
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	157
11. OTHER ASSETS.....	624
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	47,672
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	47,672

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	43,639
(1) NONINTEREST-BEARING.....	6,736
(2) INTEREST-BEARING.....	36,903
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	463
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	44,324
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	377
25. SURPLUS.....	1,203
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,768
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,348
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,348
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	47,672

OFFICERS:

JON P. COATES, CHAIRMAN; DAN E. LONG, PRESIDENT; DEAN E. KASPER,
EXEC. VICE PRESIDENT; STEPHEN L. MAY, PHILLIP A. BOSTRON,
JOHN G. DZUROVCHIN, VICE PRESIDENTS; CONNIE S. UNREIN, CASHIER

DIRECTORS:

PETER J. ABLANCZY, DAVID W. ARMSTRONG, JON P. COATES, TERRY W. DARBY,
RICHARD DUNCAN, SHEILA R. JOHNSON, DEAN E. KASPER, JAMES W. KING,
DAN E. LONG, M. KENT WINKER, NORMAN W. WOOD

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,124
B. INTEREST-BEARING BALANCES.....	0
2. SECURITIES.....	10,284
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	660
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	0
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	37,012
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	824
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	0
D. NET LOANS AND LEASES.....	36,188
5. ASSETS HELD IN TRADING ACCOUNTS.....	0
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	708
7. OTHER REAL ESTATE OWNED.....	330
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES....	0
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	0
10. INTANGIBLE ASSETS.....	0
11. OTHER ASSETS.....	2,868
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	55,162
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	0
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	55,162

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	48,749
(1) NONINTEREST-BEARING.....	8,502
(2) INTEREST-BEARING.....	40,247
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	0
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	0
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	0
16. OTHER BORROWED MONEY.....	0
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	46
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	0
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	0
20. OTHER LIABILITIES.....	325
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	49,120
22. LIMITED-LIFE PREFERRED STOCK.....	0

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	0
24. COMMON STOCK.....	450
25. SURPLUS.....	2,550
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,042
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	0
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,042
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	0
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J).....	6,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C).....	55,162

OFFICERS:

GARNER F. HILL, CHAIRMAN OF THE BOARD; WILLIAM DODGE, PRESIDENT;
W. REID LEA, VICE PRESIDENT/CASHIER

DIRECTORS:

GARNER F. HILL, ELI W. GORDON, DAVID MALLETT, GERALD E. LEWIS,
PETER R. DECKER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,511
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	11,346
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,288
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	31,903
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	314
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	31,589
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,437
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	596
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	53,767
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	53,767

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	49,042
(1) NONINTEREST-BEARING.....	13,318
(2) INTEREST-BEARING.....	35,724
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	27
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	558
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	49,627
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	75
25. SURPLUS.....	1,477
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,588
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,140
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,140
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	53,767

OFFICERS:

EDWARD P. MATTAR III, CEO; CHARLES A. WOLFSCHLAG, FINANCE OFFICER

DIRECTORS:

EDWARD P. MATTAR III, T. ALAN BOYD, MARALYNN HANEY, JOANNE BROWN,
RICHARD E. DURAN, CHARLES A. WOLFSCHLAG

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,143
B. INTEREST-BEARING BALANCES.....	499
2. SECURITIES.....	130
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,899
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	482
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,417
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	404
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	396
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	114
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,103
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,103

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,135
(1) NONINTEREST-BEARING.....	169
(2) INTEREST-BEARING.....	4,966
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	9
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,144
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	100
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	359
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	959
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	959
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,103

OFFICERS:

IVAN FUGATE, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD K. EASTERLY, EXEC.
VICE PRESIDENT; CASSANDRA TYRELL, SR. VICE PRESIDENT/CASHIER;
P. WENDELL MEADOWS, MYRTLE ANN WATSON, DYONNE F. HAWKINS,
VICE PRESIDENTS

DIRECTORS:

IVAN D. FUGATE, JAMES W. LANGLEY M.D., RICHARD K. EASTERLY,
CASSANDRA TYRRELL, MIRIAM E. WEBB

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,469
B. INTEREST-BEARING BALANCES.....	299
2. SECURITIES.....	18,976
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,766
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	385
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,381
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	813
7. OTHER REAL ESTATE OWNED.....	1,632
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	593
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	47,713
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	47,713

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	43,199
(1) NONINTEREST-BEARING.....	15,630
(2) INTEREST-BEARING.....	27,569
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	256
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	43,556
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	1,200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,157
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,157
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,157
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	47,713

OFFICERS:

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE PRESIDENT/CASHIER;
ANDREW H. HANCOCK, SR. VICE PRESIDENT

DIRECTORS:

ROBERT S. APPEL, HARRY H. FRAMPTON III, LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C.
WILLIAMS, ROGER A. BEHLER, DENNIS E. BARRETT

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	14,339
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	22,252
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	12,954
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	74,095
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	767
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	73,328
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,750
7. OTHER REAL ESTATE OWNED.....	4,377
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,615
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	130,615
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	130,615

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	121,332
(1) NONINTEREST-BEARING.....	30,415
(2) INTEREST-BEARING.....	90,917
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	770
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	122,102
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,925
25. SURPLUS.....	2,015
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,573
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,513
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,513
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	130,615

OFFICERS:

RICHARD W. PEDEN, PRESIDENT; ROSA M. DOWDELL, VICE PRESIDENT/CASHIER;

DIRECTORS:

CHRIS M. FURNEAUX, DAVID E. WATTENBERG, RICHARD W. PEDEN,
JANET D. PEDEN, ROSA M. DOWDELL

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	442
B. INTEREST-BEARING BALANCES.....	397
2. SECURITIES.....	3,737
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,185
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,400
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	60
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,340
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	102
7. OTHER REAL ESTATE OWNED.....	60
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	141
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,404
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,404

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,366
(1) NONINTEREST-BEARING.....	2,236
(2) INTEREST-BEARING.....	7,130
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,427
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	475
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	352
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	977
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	977
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,404

OFFICERS:

LARRY E. HARPER, PRESIDENT; GREG HUME, VICE PRESIDENT; JUDY BEZONA, VICE PRESIDENT/CASHIER

DIRECTORS:

JED BURNHAM, ROBERT STUMBAUGH, CLARK SMITH, LARRY E. HARPER, WARREN KONKEL

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,334	
B. INTEREST-BEARING BALANCES.....	396	
2. SECURITIES.....	5,414	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	990	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,480	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	281	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	9,199	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	220	
7. OTHER REAL ESTATE OWNED.....	41	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	449	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,043	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	665	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,708	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	16,733	
(1) NONINTEREST-BEARING.....	2,038	
(2) INTEREST-BEARING.....	14,695	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	75	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,808	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	490	
25. SURPLUS.....	660	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	85	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,235	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	665	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,900	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,708	

OFFICERS:

BILL BOWLDS, PRESIDENT; ROBERT V. MITCHELL, CASHIER

DIRECTORS:

BILL BOWLDS, STANLEY A. COLEMAN, H. DAVID TONSING, ARLIE RIGGS,
JERRY L. CANTWELL, ROBERT M. SENDERHAUF

DECEMBER 31, 1992

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,562
B. INTEREST-BEARING BALANCES.....	481
2. SECURITIES.....	2,944
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,285
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	125
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,160
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	297
7. OTHER REAL ESTATE OWNED.....	147
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	2
11. OTHER ASSETS.....	176
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,194
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,194

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,858
(1) NONINTEREST-BEARING.....	4,160
(2) INTEREST-BEARING.....	13,698
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,971
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	288
25. SURPLUS.....	435
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	500
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,223
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,223
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,194

OFFICERS:

THOMAS M. JONES, PRESIDENT; CHERI BABNIK, MERLE M. KLOCKE, VICE
PRESIDENTS; MARY JANE HANSEN, VICE PRESIDENT/CASHIER

DIRECTORS:

WILBUR FLACHMAN, PAUL F. GLASGOW, DONALD K. HOGOBOOM,
THOMAS M. JONES, JERRY J. TEPPER, STEPHEN C. THOMASON

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,499
B. INTEREST-BEARING BALANCES.....	2,046
2. SECURITIES.....	7,441
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	22,443
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	258
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	22,185
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	704
7. OTHER REAL ESTATE OWNED.....	599
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	532
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	39,056
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	39,056

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,551
(1) NONINTEREST-BEARING.....	10,473
(2) INTEREST-BEARING.....	25,078
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	156
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	35,707
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,849
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,349
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,349
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	39,056

OFFICERS:

BARBARA J. POWERS, PRESIDENT; ALLEN HORTEN, VICE PRESIDENT;
LINDA ALEXANDER, CASHIER

DIRECTORS:

PAUL R. BERGLUND, JOHN H. DAHL, M.D., BARBARA J. POWERS,
LESLIE PFENNING

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,148	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	8,101	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	5,070	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	25,045	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	557	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	24,488	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,057	
7. OTHER REAL ESTATE OWNED.....	1,904	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS.....	521	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	46,289	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	46,289	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	42,839	
(1) NONINTEREST-BEARING.....	9,233	
(2) INTEREST-BEARING.....	33,606	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	257	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	43,096	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	720	
25. SURPLUS.....	1,340	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,133	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,193	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,193	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	46,289	

OFFICERS:

GAROLD A. PRYOR, PRESIDENT; GAIL STENCEL, VICE PRESIDENT/CASHIER

DIRECTORS:

RANDALL BENDER, KIRK HOWELL, HENRY KAMMERZELL, GAROLD A. PRYOR

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	671
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	996
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL..	
A. FEDERAL FUNDS SOLD.....	730
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,121
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	114
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,007
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	221
7. OTHER REAL ESTATE OWNED.....	240
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	165
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,130
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,130

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,607
(1) NONINTEREST-BEARING.....	2,217
(2) INTEREST-BEARING.....	6,390
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,628
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	105
25. SURPLUS.....	228
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	169
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	502
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	502
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,130

OFFICERS:

FREDERICK A. ESGAR, PRESIDENT; DAVID S. ESGAR, VICE PRESIDENT;
KENT WOLLERT, CASHIER; CATHY SMOTHERMAN, ASSISTANT CASHIER

DIRECTORS:

D. WAYNE HAYS, ROBERT TEMPEL, MARJORIE LUBBERS, RONALD WOLLERT,
LUSTY REYHER, ARTHUR ESGAR, FREDERICK ESGAR, DAVID ESGAR,

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	422
B. INTEREST-BEARING BALANCES.....	1,144
2. SECURITIES.....	11,027
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,247
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	636
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,611
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	144
7. OTHER REAL ESTATE OWNED.....	65
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	678
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	32,091
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	32,091

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,846
(1) NONINTEREST-BEARING.....	3,103
(2) INTEREST-BEARING.....	22,743
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	250
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,096
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	2,090
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,795
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,995
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,995
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	32,091

OFFICERS:

MEL YLARRAZ, CHAIRMAN OF THE BOARD; JAMES A. RUTZ, PRESIDENT;
DENNIS HOLMAN, DELORES WILHELM, VICE PRESIDENTS

DIRECTORS:

MEL YLARRAZ, MARJORIE A. KADLUB, JAMES A. RUTZ, ED DUGGAN,
LUTHER E. HARRIS, ROBERT F. OCHSNER, WAYNE MILLER

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,476	
B. INTEREST-BEARING BALANCES.....	974	
2. SECURITIES.....	5,547	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	450	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	12,157	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	193	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	11,964	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	643	
7. OTHER REAL ESTATE OWNED.....	584	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	588	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,226	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,226	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	20,453	
(1) NONINTEREST-BEARING.....	4,020	
(2) INTEREST-BEARING.....	16,433	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	266	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,719	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	200	
25. SURPLUS.....	454	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	853	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,507	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,507	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,226	

OFFICERS:

TOM PRENGER, PRESIDENT; L.W. LOOSE, ASSISTANT VICE PRESIDENT;
CRAIG LICHTENWALNER, ASSISTANT VICE PRESIDENT/CASHIER

DIRECTORS:

ROY G. DINSDALE, DONALD D. TOMOI, TOM GODING, BILL SCHUTTS,
TOM PRENGER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,332
B. INTEREST-BEARING BALANCES.....	281
2. SECURITIES.....	9,070
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,742
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	128
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,614
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	428
7. OTHER REAL ESTATE OWNED.....	52
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	303
11. OTHER ASSETS.....	272
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,602
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,602

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,144
(1) NONINTEREST-BEARING.....	2,951
(2) INTEREST-BEARING.....	18,193
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,244
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	2,126
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	153
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	21
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,358
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,358
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,602

OFFICERS:

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE PRESIDENT;
KENNETH W. MOORE, VICE PRESIDENT; MARILYN CUMMINS, CASHIER

DIRECTORS:

A.E. BORN, B.W. DOUGHERTY, R.G. EICHMAN, J.H. ELWELL,
M.E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,197	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	14,366	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	900	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,326	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	13,173	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	882	
7. OTHER REAL ESTATE OWNED.....	45	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	448	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,011	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,011	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	27,909	
(1) NONINTEREST-BEARING.....	5,132	
(2) INTEREST-BEARING.....	22,777	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	252	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,161	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	240	
25. SURPLUS.....	1,000	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,610	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,850	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,850	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,011	

OFFICERS:

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE PRESIDENT;
M. KATHERINE HASLETT, CASHIER

DIRECTORS:

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, GERALD E. ZION,
STANLEY M. EVANS

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	822
B. INTEREST-BEARING BALANCES.....	591
2. SECURITIES.....	1,789
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	665
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,277
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	88
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,189
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	26
7. OTHER REAL ESTATE OWNED.....	27
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	479
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,588
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,588

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,382
(1) NONINTEREST-BEARING.....	1,588
(2) INTEREST-BEARING.....	8,794
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,482
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	546
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	310
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,106
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,106
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,588

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INDUSTRIAL BANK CLOSURES

<u>IB #</u>	<u>Bank Name/Location</u>	<u>Date of Voluntary Liquidation</u>
047	Arvada 1st Industrial Bank Jefferson County Arvada, Colorado	12/31/92
051	GEIBank Industrial Bank Jefferson County Lakewood, Colorado	10/26/92

RULES OF THE COLORADO STATE BANKING BOARD
PERTAINING TO INDUSTRIAL BANKS
(Promulgated, Repealed or Amended During the Period
January 1, 1992 through December 31, 1992)

AMENDED RULES

IB-40 Loans to Executive Officers, Directors, and Principal Shareholders
 [11-22-106(5)]

A. General Prohibitions

1. Terms and Creditworthiness

No bank may extend credit to any of its executive officers, directors, or principal shareholders or to any related interest of that person unless the extension of credit:

- a. Is made on substantially the same terms (including interest rates and collateral) as, and following credit-underwriting procedures that are not less stringent than, those prevailing at the time for comparable transactions by the bank with other persons that are not covered by this rule and who are not employed by the bank, and
- b. Does not involve more than the normal risk of repayment or present other unfavorable features.

2. Prior Approval

- a. No bank may extend credit (which term includes granting a line of credit) to any of its executive officers, directors, or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit to that person and to all related interests of that person, exceeds the higher of \$25,000 or 5 percent of the bank's total capital unless:
 - i. The extension of credit has been approved in advance by a majority of the entire board of directors of that bank, and
 - ii. The interested party has abstained from participating directly or indirectly in the voting.
- b. In no event may a bank extend credit to any one of its executive officers, directors, or principal shareholders, or to any related interest of that person, in an amount that, when aggregated with all

other extensions of credit to that person, and all related interests of that person, exceeds \$500,000, except by complying with the requirements of this paragraph.

- c. Approval by the board of directors under paragraph A (2) (a) of this rule is not required for an extension of credit that is made pursuant to a line of credit that was approved under paragraph A (2) (a) of this rule within 14 months of the date of the extension of credit. The extension of credit must also be in compliance with the requirements of section A of this rule.
- d. Participation in the discussion, or any attempt to influence the voting, by the board of directors regarding an extension of credit constitutes indirect participation in the voting by the board of directors on an extension of credit.

3. Lending Limit

No bank may extend credit to any of its executive officers or principal shareholders or to any related interest of that person in an amount that, when aggregated with the amount of all other extensions of credit by the bank to that person and to all related interests of that person, exceeds the lending limit of the bank specified in State Banking Board rule IB-41. This prohibition does not apply to an extension of credit by a bank to a company of which the bank is a subsidiary or to any other subsidiary of that company.

4. Aggregate Lending Limit

a. General Limit

A bank may not extend credit to any insider unless the extension of credit is in an amount that, when aggregated with the amount of all outstanding extensions of credit by that bank to all of its insiders, does not exceed the bank's total capital.

b. Banks with Deposits of Less Than \$100,000,000

Banks with deposits of less than \$100,000,000 may by resolution of its board of directors increase the general limit specified in paragraph A (4) (a) of this rule for a period ending May 18, 1993, to a level not to exceed two times the bank's total capital, if:

- i. The board of directors determines that such higher limit is consistent with prudent, safe, and sound banking practices in light of the bank's experience in lending to its insiders and is necessary to attract or retain directors or to prevent restricting the availability of credit in small communities;
- ii. The resolution sets forth the facts and reasoning on which the board of directors bases the finding, including the amount of the bank's lending limit to its insiders as a percentage of the bank's total capital as of the date of the resolution;
- iii. The bank has submitted the resolution to the Division of Banking; and
- iv. The bank meets or exceeds, on a fully phased-in basis, all applicable capital requirements established by the State Banking Board.

5. Overdrafts

No bank may pay an overdraft of an executive officer or director of the bank on an account at the bank, unless the payment of funds is made in accordance with (1) a written, preauthorized, interest-bearing extension of credit plan that specifies a method of repayment or (2) a written, preauthorized transfer of funds from another account of the account holder at the bank. This prohibition does not apply to payment of inadvertent overdrafts on an account in an aggregate amount of \$1,000 or less, provided, (1) The account is not overdrawn for more than 5 business days, and (2) the bank charges the executive officer or director the same fee charged any other customer of the bank in similar circumstances.

This prohibition does not apply to the payment by a bank of an overdraft of a principal shareholder of the bank, unless the principal shareholder is also an executive officer or director. This prohibition also does not apply to the payment by a bank of an overdraft of a related interest of an executive officer, director, or principal shareholder of the bank.

B. Additional Restrictions on Loans to Executive Officers

1. No bank may extend credit to any of its executive officers, and no executive officer of a bank shall borrow from or otherwise become indebted to the bank, except in the amounts, for the purposes, and upon the conditions specified in paragraphs B (3) and (4) of this rule.

2. No bank may extend credit in an aggregate amount greater than the amount permitted in paragraph B (3) (c) of this rule to a partnership in which one or more of the bank's executive officers are partners and, either individually or together, hold a majority interest. For the purposes of paragraph B (3) (c) of this rule, the total amount of credit extended by a bank to such partnership is considered to be extended to each executive officer of the bank who is a member of the partnership.
3. A bank is authorized to extend credit to any executive officer of the bank:
 - a. In any amount to finance the education of the executive officer's children;
 - b. In any amount to finance the purchase, construction, maintenance, or improvement of a residence of the executive officer, if the extension of credit is secured by a first lien on the residence and the residence is owned (or expected to be owned after the extension of credit) by the executive officer. ("First lien" for the purpose of this paragraph includes not only a first mortgage or deed of trust but also a second or other junior mortgage or deed of trust where the bank holds all prior encumbrances and such junior encumbrance has the same priority with respect to liens of third parties as the first mortgage or deed of trust); and
 - c. For any other purpose not specified in paragraphs B 3 a and b, if the aggregate amount of loans to that officer under this paragraph does not exceed at any one time the higher of 2.5 percent of the bank's total capital or \$25,000, but in no event more than \$100,000.
4. Any extension of credit by a bank to any of its executive officers shall be:
 - a. Promptly reported to the bank's board of directors;
 - b. In compliance with the requirements of general prohibitions, section A of this rule;
 - c. Preceded by the submission of a detailed current financial statement of the executive officer; and
 - d. Made subject to the condition that the extension of credit will, at the option of the bank, become due and payable at any time that the officer is indebted to any other bank or banks in an aggregate amount greater than the amount specified for a category of credit in paragraph B (3) of this rule.

C. Reference:

1. IB-41 is a rule and regulation enacted by the Colorado State Banking Board and is administered by the Colorado Division of Banking.
2. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, December 30, 1992.
3. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

IB-42

Reports of New Executive Officers, Directors and Persons in Control and Related Late Filing Penalty [11-22-109(2.1) and (2.2)].

In addition to the provisions of 11-22-109(2.1) of the Industrial Bank Act, any person who becomes an executive officer, director, or person responsible, directly or indirectly, for the management, control, or operation of an industrial bank, must file a confidential financial statement on the forms provided by the Division of Banking. The purpose of such information is to inform the Commissioner and the Banking Board of the qualifications of such person(s) and that said person(s) will serve the safety and soundness of the industrial bank.

The Banking Board may assess a \$25.00 per day penalty for late filing of reports of new executive officers, directors and persons in control which are required by C.R.S. 11-22-109(2.1) and (2.2) and this rule, including financial statements and biographical reports on the forms provided by the Division of Banking. Said penalty may be waived by the Banking Board pursuant to statute. Filing of an incorrect report form is not grounds for the waiving of the penalty.

NEW RULES

IB-53

Banking Board Approval Required for Change of Control of the Charters of Failed Industrial Banks.

- A. Acquisition of an existing financial institution for conversion to a branch.

As provided in C.R.S. 11-25-103(3), and subject to the requirements of this rule, any financial institution which has its principal place of business in Colorado may acquire any other financial institution existing on such date for conversion to a branch without regard to the limitations otherwise set out in C.R.S. 11-25-103(1)(a).

- B. Definitions

1. "Financial institution" means any bank, bank holding company, industrial bank, industrial bank holding company, savings and loan association, or thrift holding company.
2. "Affiliate financial institution" means any bank, industrial bank, or savings and loan association which has its principal place of business in Colorado and which is controlled by a financial institution.
3. "Branch" means any branch bank, branch office, branch agency, additional office, or any branch place of business of a financial institution located in this state at which deposits are received, or checks paid, or money lent.
4. "Failed industrial bank" means any of the 14 Colorado industrial banks which, or the assets of which, were being liquidated as of November 29, 1991, by the bank receiver appointed pursuant to C.R.S. 11-22-613, whether or not subject to court supervision on that date and also means Gunnison Industrial Bank and Meeker Industrial Bank which on November 29, 1991 were being liquidated by the Industrial Bank Savings Guaranty Corporation, after their charters are assigned to the bank receiver appointed pursuant to C.R.S. 11-22-613.

C. Change of control of the charter of a failed industrial bank.

1. The charter issued to a failed industrial bank by the State of Colorado qualifies as an existing financial institution which may only be acquired from the bank receiver appointed pursuant to C.R.S. 11-22-613 by another financial institution for conversion to a branch pursuant to C.R.S. 11-25-103(3), if on November 29, 1991 less than all assets of such industrial bank have been finally liquidated by the receiver, whether or not the receiver was subject to court supervision on that date, and subject to the prior approval of the Banking Board.
2. An application by a financial institution for approval to acquire the charter of a failed industrial bank shall be made to the Banking Board and considered an application to acquire control of an industrial bank as provided in C.R.S. 11-22-109.5. Such application shall be made to the Banking Board regardless of whether the acquiring financial institution is state or federally chartered. A fee of \$1,500.00 made payable to the Treasurer of the State of Colorado shall accompany each application.
3. The charter of a failed industrial bank shall be acquired separately from any other assets or liabilities of the failed industrial bank and separately from the transfer of any stock ownership.

4. Acquisition of the charter of a failed industrial bank shall be approved solely for conversion to a branch of the acquiring financial institution pursuant to C.R.S. 11-25-103(3) and this rule.
5. Only a financial institution which has its principal place of business in Colorado is eligible to acquire the charter of a failed industrial bank. Nothing in this regulation shall be construed to authorize interstate branch banking through the acquisition of the charter of a failed industrial bank.
6. No financial institution shall acquire the charter of a failed industrial bank if the acquisition would result in control of more than two charters of failed industrial banks by:
 - a. The financial institution;
 - b. The financial institution and its affiliate financial institution; or
 - c. The financial institution and any other financial institution with which it shares common ownership as determined by the Banking Board.

D. Conversion to a branch.

1. After Banking Board approval of the acquisition of the charter of a failed industrial bank, the charter shall be converted to a branch of the acquiring financial institution with the prior approval of the Banking Board or other appropriate chartering agency.
2. Upon approval of the conversion of the failed industrial bank charter to a branch, notice shall be given to the Bank Commissioner who shall then cancel the charter of the failed industrial bank.

E. Transfer of the location of the branch.

1. In connection with the conversion of a failed industrial bank charter to a branch, the location of the branch may be changed with the prior approval of the Banking Board.
2. Any financial institution that intends to acquire the charter of a failed industrial bank for conversion to a branch and transfer of the location of the branch, may combine its applications for these related approvals by the Banking Board into one application.

F. Establishment of branch.

Approval to establish and operate a branch pursuant to this rule shall expire if the branch has not commenced business within six months after the date of approval by the Banking Board.

Extensions to these periods generally are not granted; however, in the event of extraordinary circumstances, requests for an extension of not more than twelve months may be submitted.

IB-54 Reporting Criminal Referrals

A federally insured state chartered institution shall file with the State Bank Commissioner (Commissioner) a copy of the form filed to report apparent criminal violations with the Federal Deposit Insurance Corporation (FDIC) pursuant to Title 12 Code of Federal Regulation, section 353.1 or with the Federal Reserve Bank pursuant to the Federal Reserve System Policy Statement, Criminal Referral Procedures and the Bank Bribery Statute, dated August 16, 1985. The form shall be filed with the Commissioner within three business days of the filing of said form with the FDIC. The fact that a report is required by this rule should not in any case deter the institution from first informing the Commissioner by telephone or other expeditious means of an apparent violation, when such is deemed fitting.

Failure to comply with this rule may result in a levy by the State Banking Board of a penalty of up to \$25.00 per day for each day the report is not filed.

Title 12 Code of Federal Regulation, section 353.1 is a regulation enacted by the Chairman of the FDIC and administered by the FDIC. Federal Reserve Bank Policy Statement, Criminal Referral Procedure and the Bank Bribery Statute, dated August 16, 1985, is a policy enacted and administered by the Board of Governors of the Federal Reserve System. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, March 31, 1992. For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, CO 80202, (303) 894-7575.

IB-55 Investment in a Subsidiary

An industrial bank may invest in a wholly owned subsidiary that engages in activities in which the parent bank may engage, subject to the same limitations the parent bank would be subject to if it were engaged in the activity.

IB-56 Investment Powers [11-22-106(4)]

An industrial bank may make such investments, subject to such limitations, as a national bank can make pursuant to paragraph Seventh of 12 USC 24 and Part 1 of 12 CFR, Sections 1.3, 1.4, 1.5, 1.7, 1.8, 1.9, 1.10, and 1.11. These investment powers do not relate to underwriting or dealing in securities.

Reference: 12 USC 24 was enacted by the United States Congress and is administered by Comptroller of the Currency. 12 CFR 1 is issued and administered by the Comptroller of Currency under the general authority of the national banking laws, 12 USC 1 et seq. and under specific authority contained in paragraph Seventh of 12 USC 24.

This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, May 21, 1992.

For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

IB-57

Investments in Community Development Projects

Occasionally industrial banks (bank) are asked to contribute to a community development corporation, wherein the bank will receive an equity interest in or evidence of debt which may have value in the future, but which is clearly not a bankable asset by ordinary standards. Such "investment" may be made and charged off as a contribution. If the bank wishes to carry the investment as an asset, the Division will treat it as permissible under C.R.S. 11-22-106(1) and (4), provided, that the following conditions are met:

1. The project must be of a predominantly civic, community, or public nature and not merely private and entrepreneurial.
2. The bank's investment in any one project does not exceed 2 percent of its total capital and its aggregate investment in all such projects does not exceed 5 percent of its total capital.
3. Such investments are accounted for on the bank's books under "other assets."
4. The project has received approval that it meets the above conditions from the State Banking Board or the Office of the Comptroller of the Currency.

Certain institutions are prohibited from participating in this activity as follows:

1. No bank participating in the joint Federal Reserve Board - Federal Deposit Insurance Corporation - Office of the Comptroller of the Currency capital forbearance plan shall engage in such activity.
2. No bank that has a regulatory composite examination rating (CAMEL) of "4" or "5" from any regulator shall engage in such activity.

3. No bank that has a regulatory composite examination rating (CAMEL) of "3" from any regulator and that is subject to a memorandum of understanding, cease and desist order, written agreement imposed by or entered into with any regulator of the bank shall engage in such activity without the express written approval of the Banking Board.

IB-58

Appraisal of Other Real Estate [11-22-119(1)(c)]

- A. The initial appraisal of Other Real Estate (ORE) shall be performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706. However, if the asset has a current book value of \$30,000 or less at the time the asset is classified as ORE, an analysis, evaluation, opinion, conclusion, notation, or compilation of data may be performed by an officer, director, or regular salaried employee of a financial institution who has not, directly or indirectly, participated in the lending transaction or by an officer, director, or regular salaried employee of its affiliate who has not, directly or indirectly, participated in the lending transaction.
- B. Subsequent appraisals of an ORE asset with a book value of more than \$100,000 shall be performed by a licensed, or certified appraiser as defined in C.R.S. 12-61-706 according to the following schedule:
 1. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of 50% or more shall obtain an appraisal of each parcel of ORE annually.
 2. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 50% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
 3. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of 25% or more shall obtain an appraisal of each parcel of ORE annually.
 4. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 25% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.

5. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "4" or "5" shall obtain an appraisal of each parcel of ORE annually.
 6. A financial institution which does not meet any of the above criteria is not required to obtain subsequent appraisals of an ORE asset under this section.
- C. Subsequent appraisals of an ORE asset initially valued at \$100,000 or less, but more than \$30,000, shall be performed by an independent appraiser or individual who conducts an analysis, evaluation, opinion, conclusion, notation, or compilation of data according to the following schedule:
1. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of 50% or more shall obtain an appraisal of each parcel of ORE annually.
 2. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "1" or "2" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 50% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
 3. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of 25% or more shall obtain an appraisal of each parcel of ORE annually.
 4. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "3" and a total amount of ORE to Tier I capital as of the most recent Call Report of less than 25% shall obtain an appraisal of any one parcel of ORE or related parcels of ORE which exceed 15% of Tier I capital at intervals not to exceed 24 months.
 5. A financial institution that has a current regulatory composite examination rating (CAMEL) of a "4" or "5" shall obtain an appraisal of each parcel of ORE annually.
 6. A financial institution which does not meet any of the above criteria is not required to obtain subsequent appraisals of an ORE asset under this section.
- D. Subsequent appraisals of an ORE asset initially valued at \$30,000 or less shall be performed annually as an analysis, evaluation, opinion, conclusion, notation, or compilation of data performed by an officer, director, or regular salaried employee of a financial institution who has not, directly or indirectly, participated in the lending transaction or by an

officer, director, or regular salaried employee of its affiliate who has not, directly or indirectly, participated in the lending transaction.

- E. Notwithstanding the above requirements for appraisals of ORE, the Colorado State Banking Board (Board), State Bank Commissioner (Commissioner), or any federal regulator may require, as provided by to C.R.S. 12-61-718(2), a financial institution to obtain an appraisal performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706.
- F. Notwithstanding the above requirements for appraisals of ORE, it is incumbent upon management of a financial institution to obtain appraisals of ORE performed by a registered, licensed, or certified appraiser as defined in C.R.S. 12-61-706 if prudent banking practices indicate the need for such appraisals and to establish internal policies addressing prudent evaluation of ORE.
- H. Reference: C.R.S. 12-61-706 and C.R.S. 12-61-718(2) are laws enacted by the Legislature of the State of Colorado and administered by the Board of Real Estate Appraisers of the Colorado Department of Regulatory Agencies. This rule does not include amendments to or editions of the referenced material later than the effective date of the rule, October 30, 1992. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

IB-59 Lease Financing.

A. General Authority

An industrial bank may engage in lease financing transactions provided the lease is a net, full payout lease, representing a non-cancelable obligation of the lessee. A "net lease" is a lease in which the bank is not directly or indirectly obligated to assume the expenses of maintaining the property. A "full payout" lease is a lease for which the bank expects to realize both return of its full investment and the cost of financing the property over the term of the lease. This payout can come from

(1) rentals; (2) estimated tax benefits; and (3) the estimated residual value of the property at the expiration of the term of the lease.

B. Limitations

Lease financing transactions entered into pursuant to this rule are subject to the limitations on loans or extensions of credit under State Banking Board Rule IB-41. The Banking Board reserves the right to determine that such leases are also subject to the limitations of any other law, rule, or order.

C. Restrictions on Transactions with Affiliates

Lease financing transactions entered into pursuant to this rule are subject to the following restrictions on transactions with affiliates:

1. The terms and circumstances of the transaction, including credit standards, must be substantially the same, or at least as favorable to the bank or its subsidiary as those prevailing at the time for comparable transactions with or involving other nonaffiliated companies;
2. In the case of any affiliate, the aggregate amount of leased transactions of the bank and its subsidiaries does not exceed ten percent of the total capital of the bank; and
3. In the case of all affiliates, the aggregate amount of leased transactions of the bank and its subsidiaries does not exceed twenty percent of the total capital of the bank.

For the purposes of this rule, any transaction by a bank with any person shall be deemed to be a transaction with an affiliate to the extent that the proceeds of the transaction are used for the benefit of, or transferred to that affiliate.

- D. A bank may purchase or construct a municipal building, such as a school building, or other similar public facility and, as holder of legal title, lease the same to a municipality or other public authority having resources sufficient to make payment of all rentals as they become due. The lease agreement shall provide that upon its expiration the lessee will become owner of the building or facility.

E. Reference

1. IB-41 is a rule and regulation enacted by the Colorado State Banking Board and is administered by the Colorado Division of Banking.
2. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, December 30, 1992.
3. For more detailed information pertaining to these provisions, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, Colorado 80202, (303) 894-7575.

COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

000 omitted

ASSETS	7 BANKS 12-12-92	% TO TOTAL	12 BANKS 12-31-91	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM					
DEPOSITORY INSTITUTIONS	10,141	3.4	18,128	(7,987)	-44.1
SECURITIES	31,146	10.4	36,049	(4,903)	-13.6
FED FUNDS SOLD AND SECURITIES					
PURCHASED UNDER AGREEMENTS					
TO RESELL	10,640	3.6	25,834	(15,194)	-58.8
LOANS AND LEASE					
FINANCING RECEIVABLES	242,714	81.1	235,447	7,267	3.1
LESS ALLOWANCE FOR LOAN					
AND LEASE LOSSES	6,215	2.1	6,349	(134)	-2.1
LOANS AND LEASES, NET	236,499	79.0	229,098	7,401	3.2
ASSETS HELD IN TRADING					
ACCOUNTS	0	0.0	0	0	0.0
PREMISES AND FIXED ASSETS	543	0.2	1005	(462)	-46.0
OTHER REAL ESTATE OWNED	1,481	0.5	3,400	(1,919)	-56.4
INVESTMENTS IN UNCONSOLIDATED					
SUBSIDIARIES AND ASSOCIATED					
COMPANIES	0	0.0	0	0	0
CUSTOMERS' LIABILITY TO THIS BANK					
ON ACCEPTANCES OUTSTANDING	0	0.0	0	0	0
INTANGIBLE ASSETS	3,415	1.1	3,807	(392)	-10.3
OTHER ASSETS	5,324	1.8	6,292	(968)	-15.4
TOTAL ASSETS	299,189	100.0	323,613	(24,424)	-7.5
<u>LIABILITIES</u>					
DEPOSITS - DOMESTIC OFFICES	242,379	81.0	249,325	(6,946)	2.8
- NONINTEREST BEARING	584	0.2	1064	(480)	-45.1
- INTEREST BEARING	241,795	80.8	248,261	6,466	2.6
FED FUNDS PURCHASED AND SECURI-					
TIES SOLD UNDER AGREEMENTS	0	0.0	0	0	0.0
DEMAND NOTES/U.S. TREASURY	0	0.0	0	0	0.0
OTHER BORROWED MONEY	6,448	2.2	19,268	(12,820)	-66.5
MORTGAGE INDEBTEDNESS	8	0.0	112	(104)	-92.9
BANKS LIABILITY ON ACCEPTANCES					
EXECUTED AND OUTSTANDING	0	0.0	0	0	
NOTES AND DEBENTURES	0	0.0	0	0	0.0
OTHER LIABILITIES	6,618	2.2	9,050	(2,432)	-26.9
TOTAL LIABILITIES	255,453	85.4	277,755	(22,302)	-8.0
LIMITED LIFE PREFERRED STOCK	0	0.0	0	0	0.0
<u>EQUITY CAPITAL</u>					
PERPETUAL PREFERRED STOCK	0	0.0	0	0	0.0
COMMON STOCK	5,556	1.9	9,946	(4390)	-44.1
SURPLUS	31,789	10.6	30,980	809	2.6
UNDIVIDED PROFITS/CAPITAL RESERVES	6,391	2.1	4,932	1,459	29.5
TOTAL EQUITY CAPITAL	43,736	14.6	45,858	(2,122)	4.6
TOTAL LIABILITIES AND					
EQUITY CAPITAL	299,189	100.0	323,613	(24,424)	-7.5

OFFICERS:

GEORGE W. MILLER, III, PRESIDENT/CEO; JOHN A. JOHNSON, EXECUTIVE VICE PRESIDENT; EMILY W. F. DEAN, DEBORAH R. FRENCH, VICE PRESIDENTS

DIRECTORS:

LT. GEN. CHARLES C. BLANTON (RET.), MAJ. GEN. GEORGE W. MILLER, III, (RET.), MAJ. GEN. E. J. DELAUNE, JR., (RET.), CAPT. BRADLEY J. SNYDER, (RET.), MORTON H. WILNER, JOHN A. JOHNSON

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,017
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,845
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	10,055
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	95,279
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,657
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	93,622
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	241
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	3,415
11. OTHER ASSETS.....	1,409
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	129,604
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	129,604

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	118,709
(1) NONINTEREST-BEARING.....	531
(2) INTEREST-BEARING.....	118,178
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	520
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	119,229
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	385
25. SURPLUS.....	12,266
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,276-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	10,375
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	10,375
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	129,604

OFFICERS:

REX R. GROB, PRESIDENT; LONNIE L. GERBER, VICE PRESIDENT;
PAUL KAHRS, CASHIER

DIRECTORS:

LURLENE A. GERBER, LONNIE L. GERBER

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	307
B. INTEREST-BEARING BALANCES.....	870
2. SECURITIES.....	745
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,254
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	190
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,064
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	27
7. OTHER REAL ESTATE OWNED.....	273
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	63
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,549
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,549

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,282
(1) NONINTEREST-BEARING.....	23
(2) INTEREST-BEARING.....	3,259
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,330
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	1,130
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,111-
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	219
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,549

OFFICERS:

CHARLES E. STOCKDALE, PRESIDENT; GEORGE R. BUCK, JR., VICE PRESIDENT

DIRECTORS:

GEORGE R. BUCK, JR., JACK HAWKINS, G. W. MCCUTCHEON, MELVIN J. REDDY,
CHARLES E. STOCKDALE

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	24
B. INTEREST-BEARING BALANCES.....	401
2. SECURITIES.....	3,461
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,464
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	16
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,448
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	6
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	99
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,439
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1B23(J)..	5,439

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,957
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	4,957
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	3B
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,995
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	210
25. SURPLUS.....	150
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	84
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	444
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	444
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,439

OFFICERS:

JAMES A. BARE, CHAIRMAN; MICHAEL M. PAPPAS, VICE CHAIRMAN; WAYNE L. EVANS, PRESIDENT; WILLIAM A. MITCHELL, JR., EXEC. VICE PRESIDENT; EUGENE C. CALL, CHARLES W. RUTLEDGE, THOMAS H. PETERS, SR. VICE PRESIDENTS; JAMES R. HILLSMAN, J. VALDES-CUGAT, WILLIAM R. CAMPBELL, VICE PRESIDENTS; HAZEL A. BROTT, ASST. SECRETARY

DIRECTORS:

JAMES A. BARE, MICHAEL M. PAPPAS, EUGENE C. CALL, WAYNE L. EVANS, GEORGE J. ABRUSCATO

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,733
B. INTEREST-BEARING BALANCES.....	4,936
2. SECURITIES.....	3,008
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	133,817
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	4,026
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	129,791
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	140
7. OTHER REAL ESTATE OWNED.....	1,189
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,922
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	142,719
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	142,719

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	100,840
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	100,840
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	6,267
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	8
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	5,755
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	112,870
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,361
25. SURPLUS.....	17,443
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	8,045
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	29,849
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	29,849
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	142,719

OFFICERS:

WILLIAM A. BOWNESS, PRESIDENT; LINDA ASMUSSEN, EXECUTIVE VICE PRESIDENT/
CASHIER; DAN ROCKWELL, MELVIN D. SEVERSON, VICE PRESIDENTS

DIRECTORS:

WILLIAM BOWNESS, JOHN BOWNESS, MELVIN D. SEVERSON, DAN ROCKWELL,
LINDA ASMUSSEN

DECEMBER 31, 1992		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	200	
B. INTEREST-BEARING BALANCES.....	100	
2. SECURITIES.....	1,450	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	285	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,268	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	57	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	2,211	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	113	
7. OTHER REAL ESTATE OWNED.....	19	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	56	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,434	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,434	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	3,929	
(1) NONINTEREST-BEARING.....	30	
(2) INTEREST-BEARING.....	3,899	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	30	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,959	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	100	
25. SURPLUS.....	200	
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	175	
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	475	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	475	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,434	

OFFICERS:

GENO SACCOMANNO, CHAIRMAN OF THE BOARD; SAM SUPLIZIO, PRESIDENT;
JAMES A. BONELLA, CEO/VICE PRESIDENT; PATRICIA L. JAN, VICE PRESIDENT

DIRECTORS:

JAMES A. BONELLA, GENO SACCOMANNO, BOB HANSON, BERNARD A. BUESCHER,
EUGENE F. HAGGERTY

DECEMBER 31, 1992 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	126
B. INTEREST-BEARING BALANCES.....	16
2. SECURITIES.....	2,637
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,925
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	146
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,779
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	67
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,625
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,625

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,135
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	6,135
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	161
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,296
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	929
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,329
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,329
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,625

OFFICERS:

HOYT E. STRINGER, PRESIDENT; MIKE CAMPBELL, VICE PRESIDENT/CASHIER;
RONALD BUKOW, STEPHEN D. BRANDON, GARY L. FITE,
HERBERT F. SMITH, JOSEPH L. HENRY, VICE PRESIDENTS

DIRECTORS:

JOSEPH L. HENRY, SAM MANNOS, ROBERT DINGES

DECEMBER 31, 1992
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	411
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,707
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	123
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,584
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	16
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,708
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,819
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,819

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,527
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	4,527
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	181
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,774
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	400
26. A. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	545
B. LESS: NET UNREALIZED LOSS ON MARKETABLE EQUITABLE SECURITIES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	0
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,045
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,045
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,819

RULES OF THE COLORADO STATE BANKING BOARD
PERTAINING TO TRUST COMPANIES
(Promulgated, Repealed or Amended During the Period
January 1, 1992 through December 31, 1992)

AMENDED RULES

TC-10 Reports of New Executive Officers, Directors and Persons in Control and Related Late Filing Penalty [11-23-118(4) and (5)].

In addition to the provisions of 11-23-118(4) of the Trust Company Act, any person who becomes an executive officer, director, or person responsible, directly or indirectly, for the management, control, or operation of a trust company, must file a confidential financial statement on the forms provided by the Division of Banking. The purpose of such information is to inform the Commissioner and the Banking Board of the qualifications of such person(s) and that said person(s) will serve the safety and soundness of the trust company.

The Banking Board may assess a \$25.00 per day penalty for late filing of reports of new executive officers, directors and persons in control which are required by C.R.S. 11-23-118(4) and (5) and this rule, including financial statements and biographical reports on the forms provided by the Division of Banking. Said penalty may be waived by the Banking Board pursuant to statute. Filing of an incorrect report form is not grounds for the waiving of the penalty.

NEW RULES

TC-15 Reporting Criminal Referrals

A federally insured state chartered institution shall file with the State Bank Commissioner (Commissioner) a copy of the form filed to report apparent criminal violations with the Federal Deposit Insurance Corporation (FDIC) pursuant to Title 12 Code of Federal Regulation, section 353.1 or with the Federal Reserve Bank pursuant to the Federal Reserve System Policy Statement, Criminal Referral Procedures and the Bank Bribery Statute, dated August 16, 1985. The form shall be filed with the Commissioner within three business days of the filing of said form with the FDIC. The fact that a report is required by this rule should not in any case deter the institution from first informing the Commissioner by telephone or other expeditious means of an apparent violation, when such is deemed fitting.

A non-insured state chartered institution shall promptly file with the Commissioner a copy of any criminal referral filed with any state or federal prosecutorial agency. The referral shall be filed

with the Commissioner within three business days of the filing of said form with the prosecutorial agency. The fact that a report is required by this rule should not in any case deter the institution from first informing the Commissioner by telephone or other expeditious means of an apparent violation, when such is deemed fitting.

Failure to comply with this rule may result in a levy by the State Banking Board of a penalty of up to \$25.00 per day for each day the report is not filed.

Title 12 Code of Federal Regulation, section 353.1 is a regulation enacted by the Chairman of the FDIC and administered by the FDIC. Federal Reserve Bank Policy Statement, Criminal Referral Procedure and the Bank Bribery Statute, dated August 16, 1985, is a policy enacted and administered by the Board of Governors of the Federal Reserve System. This rule does not include amendments to or editions of the referenced material later than the effective date of this rule, March 31, 1992. For more detailed information pertaining to this rule, please contact the secretary for the State Banking Board at 1560 Broadway, Suite 1175, Denver, CO 80202, (303) 894-7575.

COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

000 Omitted

ASSETS	9 TRUSTS 12-31-92	% TO TOTAL	8 TRUSTS 12-31-91	INCREASE(+) DECREASE(-)	% CHANGE
CASH & BALANCES DUE FROM BANKS	13,534	1.1	14,339	(805)	-5.6
TOTAL SECURITIES	1,219,429	96.2	606,908	612,521	100.9
U.S. TREASURY	0	0	81,846		
U.S. AGENCY OBLIGATIONS	0	0	191,331		
GENERAL OBLIGATION BONDS	0	0	1,543		
FED FUNDS SOLD	0	0	3,210		
REPURCHASE AGREEMENTS	0	0	49,427		
REVENUE BONDS	0	0	4,665		
INDUSTRIAL REVENUE BONDS					
OTHER	0		274,886		
FEES REC'D, EXPENSES, FIXED/OTHER ASSETS	33,989	2.7	25,185	8,804	35.0
TOTAL ASSETS	1,266,952	100.0	646,432	620,520	96.0
<u>LIABILITIES</u>					
DEPOSITS	1,126,019	88.9	578,950	547,069	94.5
ACCOUNTS PAYABLE	1,562	0.1	10,607	(9,045)	-85.3
ACCRUED EXPENSES	12,338	0.9	662	11,676	*
NOTES PAYABLE, CAP. LSE, OTHER LIAB	49,057	3.9	2,189	46,868	*
TOTAL LIABILITIES	1,188,976	93.8	592,408	596,568	97.1
<u>CAPITAL</u> -----					
COMMON STOCK	1,984	0.2	1,734	250	14.4
NONCUM PERPETUAL PREF STOCK	5,150	0.4	3600	1,550	43.1
ADDT'L PAID IN CAP., RET EARN	70,842	5.6	48,458	22,384	46.2
SUBTOTAL	77,976	6.2	53,792	24,184	45.0
ALLOWANCE FOR FEE REC LOSSES	0	0.0	0	0	0
CUM PERPETUAL PREF STOCK	0	0.0	0	0	N/A
OTHER	0	0.0	0	0	N/A
TOTAL CAPITAL	77,976	6.2	54,024	23,952	44.3
TOTAL LIABILITIES & CAPITAL	1,266,952	100.0	646,432	620,520	96.0
TOTAL TRUST MANAGED ASSETS	19,703,709		11,001,201	8,702,508	79.0
NUMBER OF TRUST ACCOUNTS	700,133		689,928	10,205	1.5

* % Change greater than 1000%

TRUST COMPANY OF AMERICA
BOULDER, COLORADO

005

OFFICERS

MONTE T. HOUSE, PRESIDENT/CEO/TREASURER; ROBERT R. WOODWORTH, VICE PRESIDENT/
SECRETARY; ELIZABETH MAHONEY, FERN Y. BACH, CRAIG S. SWENSON, C. WILLOUGHBY
HUME, VICE PRESIDENTS

DIRECTORS

MONTE T. HOUSE, ROBERT R. WOODWORTH, SAMUEL R. BUTLER, III

000 Omitted

December 31, 1992

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	149
2. SECURITIES	165
3. FEE RECEIVABLES (NET OF ALLOWANCE)	137
4. PREPAID EXPENSES	40
5. PREMISES AND FIXED ASSETS	272
6. OTHER ASSETS	
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	763

LIABILITIES:

8. DEPOSITS	
9. ACCOUNTS PAYABLE	77
10. ACCRUED EXPENSES	20
11. NOTES PAYABLE AND OTHER DEBT	
12. CAPITAL LEASE OBLIGATIONS	267
13. OTHER LIABILITIES	183
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	547

EQUITY CAPITAL:

15. PERPETUAL PREFERRED STOCK	
16. COMMON STOCK	50
17. SURPLUS	125
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	41
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	216
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	763

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	234,648
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	3,701

FIRST TRUST CORPORATION
DENVER, COLORADO

001

OFFICERS

KENNETH R. JENSEN, CHAIRMAN OF THE BOARD; GORDON G. ROCKAFELLOW, PRESIDENT;
JACQUELINE K. FREUDENSTEIN, SENIOR VICE-PRESIDENT; DANIEL R. BARTLETT,
TREASURER/SECRETARY/CONTROLLER

DIRECTORS

KENNETH R. JENSEN, JACQUELINE K. FREUDENSTEIN, MARY L. MOHR, GORDON
ROCKAFELLOW, DANIEL R. BARTLETT

000 Omitted

December 31, 1992

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	5,502
2. SECURITIES	615,254
3. FEE RECEIVABLES (NET OF ALLOWANCE)	
4. PREPAID EXPENSES	
5. PREMISES AND FIXED ASSETS	3,584
6. OTHER ASSETS	11,858
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	636,198

LIABILITIES:

8. DEPOSITS	559,723
9. ACCOUNTS PAYABLE	
10. ACCRUED EXPENSES	9,227
11. NOTES PAYABLE AND OTHER DEBT	
12. CAPITAL LEASE OBLIGATIONS	
13. OTHER LIABILITIES	30,183
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	599,133

EQUITY CAPITAL:

15. PERPETUAL PREFERRED STOCK	
16. COMMON STOCK	202
17. SURPLUS	18,366
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	18,497
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	37,065
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	636,198

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	10,160,000
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	303,510

INVESTMENT TRUST COMPANY
DENVER, COLORADO

008

OFFICERS

W. PETERSON NELSON, CHAIRMAN OF THE BOARD; RAHE H. VON HOENE, PRESIDENT;
LINDA TANABE HEIFETS, VICE PRESIDENT

DIRECTORS

W. PETERSON NELSON, RAHE H. VON HOENE, LINDA TANABE HEIFETS

000 Omitted

December 31, 1992

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	335
2. SECURITIES	
3. FEE RECEIVABLES (NET OF ALLOWANCE)	111
4. PREPAID EXPENSES	
5. PREMISES AND FIXED ASSETS	4
6. OTHER ASSETS	
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	450

LIABILITIES:

8. DEPOSITS	
9. ACCOUNTS PAYABLE	
10. ACCRUED EXPENSES	
11. NOTES PAYABLE AND OTHER DEBT	
12. CAPITAL LEASE OBLIGATIONS	
13. OTHER LIABILITIES	
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	0

EQUITY CAPITAL:

15. PERPETUAL PREFERRED STOCK	
16. COMMON STOCK	25
17. SURPLUS	225
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	200
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	450
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	450

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	203,309
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	281

OFFICERS

C. HENRY ROATH, CHAIRMAN OF THE BOARD; ROBERT H. BERIAULT, PRESIDENT/CEO;
RUTH R. ROBERTS, SR. VICE-PRESIDENT, JOHN H. ROATH, JOAN K. MAIN, MARY F.
MALCOM, BURT G. MARIARCHER, VICE-PRESIDENTS

DIRECTORS

ROBERT H. BERIAULT, JAY W. ENYART, C. HENRY ROATH, CHESTER WINTER, JEFFERY W.
ROSS

December 31, 1992

000 Omitted

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	952
2. SECURITIES	192,932
3. FEE RECEIVABLES (NET OF ALLOWANCE)	1,018
4. PREPAID EXPENSES	662
5. PREMISES AND FIXED ASSETS	692
6. OTHER ASSETS	1,956
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	198,212

LIABILITIES:

8. DEPOSITS	188,068
9. ACCOUNTS PAYABLE	
10. ACCRUED EXPENSES	945
11. NOTES PAYABLE AND OTHER DEBT	186
12. CAPITAL LEASE OBLIGATIONS	
13. OTHER LIABILITIES	19
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	189,218

EQUITY CAPITAL:

15. PERPETUAL PREFERRED STOCK	5,150
16. COMMON STOCK	229
17. SURPLUS	
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	3,615
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	8,994
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	198,212

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	1,989,000
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	28,570

OFFICERS

R. DALTON SIM, PRESIDENT; JOHN J. KAWESKE, EXECUTIVE VICE PRESIDENT

DIRECTORS

JOHN M. BUTLER, CHAIRMAN; CHARLES W. BRADY, DIRECTOR; DAN J. HESSER, DIRECTOR,
R. DALTON SIM, DIRECTOR

000 Omitted

December 31, 1992

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	5,454
2. SECURITIES	300
3. FEE RECEIVABLES (NET OF ALLOWANCE)	504
4. PREPAID EXPENSES	
5. PREMISES AND FIXED ASSETS	
6. OTHER ASSETS	
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	6,258

LIABILITIES:

8. DEPOSITS	
9. ACCOUNTS PAYABLE	1,417
10. ACCRUED EXPENSES	
11. NOTES PAYABLE AND OTHER DEBT	
12. CAPITAL LEASE OBLIGATIONS	
13. OTHER LIABILITIES	
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	1,417

EQUITY CAPITAL:

15. PERPETUAL PREFERRED STOCK	
16. COMMON STOCK	250
17. SURPLUS	372
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	4,219
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	4,841
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	6,258

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	2,269,686
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	215,000

RESOURCES TRUST COMPANY
ENGLEWOOD, COLORADO

OFFICERS

MATTHEW E. AUTTERSON, PRESIDENT; PAMELA KING, THOMAS J. BROOK, LYN SHAW, CHRIS E. PETERSON, SENIOR VICE PRESIDENTS

DIRECTORS

MATTHEW E. AUTTERSON, BURTON A. SMEAD, JR., PETER McMILLAN, PETER A. HARBECK, JAY S. WINTROB

December 31, 1992

000 Omitted

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	
2. SECURITIES	410,538
3. FEE RECEIVABLES (NET OF ALLOWANCE)	5,785
4. PREPAID EXPENSES	5,289
5. PREMISES AND FIXED ASSETS	1,366
6. OTHER ASSETS	
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	422,978

LIABILITIES:

8. DEPOSITS	378,228
9. ACCOUNTS PAYABLE	
10. ACCRUED EXPENSES	2,146
11. NOTES PAYABLE AND OTHER DEBT	17,037
12. CAPITAL LEASE OBLIGATIONS	477
13. OTHER LIABILITIES	586
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	398,474

EQUITY CAPITAL:

15. PERPETUAL PREFERRED STOCK	
16. COMMON STOCK	700
17. SURPLUS	17,675
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	6,129
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	24,504
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	422,978

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	4,553,000
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	141,858

HERITAGE TRUST COMPANY
GRAND JUNCTION, COLORADO

009

OFFICERS

LARRY L. HEISERMAN, PRESIDENT; DARREL MATTIVI, VICE PRESIDENT

DIRECTORS

LARRY L. HEISERMAN, DARREL MATTIVI, CHARLES SHEAR, LOUIS BUESCHER, GENO SACCOMANNO, M.D., TERRANCE FARINA, WILLIAM PATTERSON, M.D.

000 Omitted

December 31, 1992

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	19
2. SECURITIES	240
3. FEE RECEIVABLES (NET OF ALLOWANCE)	100
4. PREPAID EXPENSES	B
5. PREMISES AND FIXED ASSETS	65
6. OTHER ASSETS	28
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	460

LIABILITIES:

8. DEPOSITS	
9. ACCOUNTS PAYABLE	4
10. ACCRUED EXPENSES	
11. NOTES PAYABLE AND OTHER DEBT	119
12. CAPITAL LEASE OBLIGATIONS	
13. OTHER LIABILITIES	
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	123

EQUITY CAPITAL:

15. PERPETUAL PREFERRED STOCK	
16. COMMON STOCK	3
17. SURPLUS	320
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	14
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	337
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	460

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	85,895
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	487

OFFICERS

STEPHEN A. FINN, CEO; DARRALL E. ROBBINS, PRESIDENT; ROBERT E. DEDECKER,
SENIOR VICE PRESIDENT; THOMAS J. FINN, SECRETARY; DOUGLAS D. THAXTON, TREASURER

DIRECTORS

STEPHEN A. FINN, DARRALL E. ROBBINS, ROBERT E. DEDECKER, THOMAS J. FINN,
DOUGLAS D. THAXTON

000 Omitted

December 31, 1992

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	242
2. SECURITIES	
3. FEE RECEIVABLES (NET OF ALLOWANCE)	57
4. PREPAID EXPENSES	
5. PREMISES AND FIXED ASSETS	241
6. OTHER ASSETS	18
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	558

LIABILITIES:

8. DEPOSITS	
9. ACCOUNTS PAYABLE	23
10. ACCRUED EXPENSES	
11. NOTES PAYABLE AND OTHER DEBT	
12. CAPITAL LEASE OBLIGATIONS	
13. OTHER LIABILITIES	
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	23

EQUITY CAPITAL:

15. PERPETUAL PREFERRED STOCK	
16. COMMON STOCK	250
17. SURPLUS	210
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	75
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	535
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	558

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	67,171
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	6,713

SENTINEL TRUST COMPANY
LAKEWOOD, COLORADO

007

OFFICERS

JOHN H. STREICKER, PRESIDENT; MICHAEL J. KENNY, SECRETARY AND VICE PRESIDENT;
NICHOLAS L. VERANO, DAVID WEINER, MILLIE CASSIDY, VICE PRESIDENTS; ELIZABETH
B. LONGO, TREASURER

DIRECTORS

JOHN H. STREICKER, MICHAEL J. KENNY, ELIZABETH LONGO

000 Omitted

December 31, 1992

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	881
2. SECURITIES	
3. FEE RECEIVABLES (NET OF ALLOWANCE)	166
4. PREPAID EXPENSES	
5. PREMISES AND FIXED ASSETS	28
6. OTHER ASSETS	
7. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 6)	1,075

LIABILITIES:

8. DEPOSITS	
9. ACCOUNTS PAYABLE	41
10. ACCRUED EXPENSES	
11. NOTES PAYABLE AND OTHER DEBT	
12. CAPITAL LEASE OBLIGATIONS	
13. OTHER LIABILITIES	
14. TOTAL LIABILITIES (SUM OF ITEMS 8 THROUGH 13)	41

EQUITY CAPITAL:

15. PERPETUAL PREFERRED STOCK	
16. COMMON STOCK	275
17. SURPLUS	
18. UNDIVIDED PROFITS AND CAPITAL RESERVES	759
19. TOTAL EQUITY CAPITAL (SUM OF ITEMS 15 THROUGH 18)	1,034
20. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 14 AND 19)	1,075

MISCELLANEOUS INFORMATION

21. TOTAL TRUST ASSETS	141,000
22. NUMBER OF TRUST ACCOUNTS (ACTUAL)	13

RULES OF THE COLORADO STATE BANKING BOARD
PERTAINING TO THE PUBLIC DEPOSIT PROTECTION ACT
(Promulgated, Repealed or Amended During the Period
January 1, 1992 through December 31, 1992)

AMENDED RULES

PDP-1 Capital standards for eligible public depositories
 [11-10.5-106(2)(b)]

For purposes of the Public Deposit Protection Act, a bank meeting adequate capital standards will maintain capital ratios as follows:

- A. An eligible public depository must have and maintain a minimum level of total capital to risk-weighted assets in excess of 8%. When that ratio falls to 5% or below, the eligible public depository shall submit a plan and timeframe for eliminating its public deposits. The plan will be approved as submitted or modified by the Banking Board on a case-by-case basis.
- B. If an eligible public depository's minimum level of total capital to risk-weighted assets is less than 8%, but greater than 5%, that eligible public depository shall adopt a written capital improvement plan that is acceptable to the Banking Board, and be able to meet the risk-based collateral requirements in Banking Board Rule PDP-5.
- C. Higher than minimum capital ratios may be required for an individual eligible public depository when the Banking Board determines that the bank's capital is, or may become, inadequate. For example, higher capital ratios may be appropriate for:
 - 1. A newly chartered bank;
 - 2. A bank receiving special supervisory attention;
 - 3. A bank which has, or is expected to have, losses resulting in capital inadequacy;
 - 4. A bank having a high proportion of off-balance sheet risks, especially standby letters of credit; or exposed to a high degree of asset depreciation or interest rate, funding, transfer, or similar risks; or having a low level of liquid assets in relation to short-term liabilities;
 - 5. A bank that is growing rapidly, either internally or through acquisitions; or

6. A bank that may be adversely affected by the activities or condition of its holding company, affiliate(s), or other persons or institutions including chain banking organizations, with which it has significant business relationships, including concentrations of credit.
- D. An eligible public depository's capital is inadequate if it does not meet the provisions of this rule. The components of total capital are core (Tier 1) and qualifying supplementary (Tier 2) capital. Specifically, Tier 1 includes:
1. Common stockholders' equity;
 2. Noncumulative perpetual preferred stock and any related surplus; and
 3. Minority interests in the equity accounts of consolidated subsidiaries.

The components of Tier 2 capital include:

1. Cumulative perpetual, long-term and convertible preferred stock, and any related surplus. The amount of long-term subordinated debt that is eligible to be included as Tier 2 capital is reduced by 20% of the original amount of the instrument at the beginning of each of the last five years of the life of the instrument.
2. Perpetual debt and other hybrid debt/equity instruments.
3. Intermediate-term preferred stock and term subordinated debt (to a maximum of 50% of Tier 1 capital).
4. Loan loss reserves (to a maximum of 1.25% of risk-weighted assets).

Deductions from total capital include:

From Tier 1:

1. Goodwill and other intangibles, with the exception of identified intangibles that satisfy the criteria included in the guidelines.

From total capital:

1. Investments in unconsolidated banking and finance subsidiaries;
2. Reciprocal holdings of capital instruments.

PDP-5

Criteria and procedures for reducing/removing uninsured public deposits from a bank, or increasing collateral requirements, if the eligible public depository fails to comply with minimum capital standards. [11-10.5-107(4)(a)] [11-10.5-107(4)(b)]

- A. Each eligible public depository (hereinafter "depository") is required to pledge the following amounts of eligible collateral:

1. If the total capital to risk weighted asset ratio of a depository is equal to or exceeds 8%, the depository shall pledge eligible collateral having a market value at all times in excess of 102% of the aggregate of uninsured public deposits held by it.
 2. If the total capital to risk-weighted asset ratio of a depository is less than 8% but greater than, or equal to 7%, the depository shall pledge eligible collateral having a market value at all times in excess of 120% of the aggregate of uninsured public deposits held by it.
 3. If the total capital to risk-weighted asset ratio of a depository is less than 7% but greater than or equal to 6%, the depository shall pledge eligible collateral having a market value at all times in excess of 140% of the aggregate of uninsured public deposits held by it.
 4. If the total capital to risk-weighted asset ratio of a depository is less than 6%, the depository shall pledge eligible collateral having a market value at all times in excess of 160% of the aggregate of uninsured public deposits held by it.
 5. If a depository's total capital to risk-weighted asset ratio is less than 6%, said depository shall not accept any additional uninsured public deposits or renew any uninsured public deposits beyond the original maturity dates.
 6. If a depository's total capital to risk-weighted asset ratio is 5% or below 5%, said depository shall eliminate all public deposits in an orderly manner, under a plan and timeframe approved by the Banking Board.
- B. Compliance with this rule shall be the responsibility of each depository regardless of the frequency or form of the reports required by the Banking Board.

PDP-6 Requirements for holding pledged collateral in escrow under the Public Deposit Protection Act. [11-10.5-108(1)(a)] and [11-10.5-108(1)(b)]

Any federal reserve bank, or any branch thereof, any depository trust company, or any bank acting as custodian of eligible collateral, which bank or company has been approved by the State Banking Board as an authorized escrow bank, must meet the requirements of 11-10.5-108(1)(a) and must agree, in writing, on a form provided by the State Division of Banking, to comply with the following:

- A. The Public Deposit Protection Act, and all PDPA Banking Board Rules, Policies, Procedures, and Orders;
- B. The Banking Board's safekeeping procedures for the handling and documentation of pledged collateral. (This includes, but is not limited to, issuing Joint Custody Receipts or other documentation required by the Division of Banking to evidence the Banking Board's security interest in the pledged collateral.)
- C. Provide any information requested by the Banking Board, or any employee of the State Division of Banking, to verify the safety and adequacy of collateral pledged under the Act;
- D. Allow State Bank Examiners to conduct on-site examinations to determine compliance with the Act and corresponding Banking Board Rules, Policies, Procedures, and Orders, and
- E. Eligible public depositories must apply to the Banking Board for approval to hold collateral securing the same eligible public depository's uninsured public deposits in that depository's trust department. The Banking Board will consider the following, as well as other criteria, in its decision to approve or reject an application:
 - 1. Total capital to risk-weighted asset ratio of the eligible public depository;
 - 2. The eligible public depository's overall composite rating, if available;
 - 3. The trust department rating; and
 - 4. Whether the trust department exercises full-service trust powers.
- F. If an eligible public depository has been approved by the Banking Board to hold eligible collateral pledged to secure the same eligible public depository's uninsured public deposits in its own trust department, the collateral must be held pursuant to the provisions of a formal trust agreement between the eligible public depository and the trust department, acting in its fiduciary capacity.

PDP-7 Reporting Requirements. [11-10.5-109(1)]

- A. On, or before, the tenth day of each month, each eligible public depository shall list for the Banking Board on the Monthly Public Depository Liability Report:
 - 1. all public deposit account titles (full, complete titles),

2. each public deposit account's dollar amount as of the last business day of the previous month, or as of the day during the previous month on which the bank experienced its highest single day's aggregate total of uninsured public deposits,
 3. the dollar amount of each account that is not insured by the FDIC,
 4. the official custodian for each account or the identification number assigned to the account by the Banking Board pursuant to C.R.S. 11-10.5-111(3),
 5. the aggregate total of all public deposits held on the day upon which the above-required listing was based, and
 6. the aggregate market value of the eligible collateral pledged to secure public deposits on the day upon which the above-required listing was based.
- B. On the same Monthly Public Depository Liability Report, each eligible public depository shall report to the Banking Board the bank's highest single day's aggregate total of uninsured public deposits during the previous month and the date on which the bank experienced that highest single day's aggregate total of uninsured public deposits; or, at its option, an eligible public depository may identify each public deposit account's highest uninsured balance during the previous month, and report to the Banking Board the aggregate total of those uninsured amounts.
- C. A sworn, and notarized, statement shall accompany the Monthly Public Depository Liability Report, certifying that the report is true and correct and that at the close of each business day during the previous month, the eligible public depository had sufficient collateral pledged to secure all uninsured public deposits in accordance with the collateralization levels required under the Public Deposit Protection Act and the Banking Board's Rule PDP-5.
- D. On, or before, the tenth day of each month, each eligible public depository shall report to the Banking Board the following information with respect to each loan pledged by the eligible public depository as eligible collateral:
1. loan identification number
 2. name of borrower
 3. current principal balance
 4. current interest rate
 5. maturity date of loan
 6. original dollar amount of the loan
 7. date last payment was received
 8. date next payment is due.

- E. On, or before, the tenth day of each month, each eligible public depository shall report to the Banking Board the following information with respect to each mortgage-backed pool security pledged as eligible collateral:
1. description of security
 2. Joint Custody Receipt Number
 3. current principal balance of mortgage pool
 4. CUSIP number of security
- F. Thirty days following the end of each fiscal quarter, each eligible public depository must submit a copy of its quarterly call report to the Banking Board, in care of the Colorado Division of Banking.

PDP-8A Directors' Examination of Public Deposits. [11-10.5-109(2)]

A. Qualifications for Independent Person(s) Assuming Responsibility for Due Care of Directors' Examinations of Public Deposits.

Persons approved by the Banking Board to conduct directors' examinations under C.R.S. 11-3-115(3)(b) are also automatically approved to conduct directors' examinations of public deposits.

B. Scope of Public Deposit Directors' Examinations.

Directors' examinations of public deposits shall include the following:

1. The bank's total capital to risk-weighted asset ratio.
2. A review of the eligible public depository's trial balance reports or other records identifying all deposit accounts held by the bank, to discover any public deposit accounts not previously identified as "public" or reported to the Division of Banking on the Monthly Public Depository Liability Report.
3. Verification that each piece of pledged collateral is of a type approved by the Banking Board as eligible collateral. See PDP-3 for eligible collateral list.
4. Verification that the eligible public depository is reporting monthly to the Division of Banking the current principal balance of each real estate loan and mortgage-backed pool security pledged as collateral under the PDPA.

5. Review of the bank's procedures and workpapers for calculating uninsured public deposits and verifying that sufficient collateral is pledged to protect those uninsured deposits at the minimum required level under Banking Board Rule PDP-5. Acknowledgement that the bank has been pledging sufficient amounts of collateral.
6. Review of all collateral pledged under The Public Deposit Protection Act to identify any piece of pledged collateral which has been reported to be in jeopardy of default or any piece of pledged collateral that has been adversely classified by any regulatory agency examiner.

C. Report to be Filed With the Colorado Division of Banking.

A copy of a report addressing in detail the items under Rule PDP-8A(B) must be filed with the Colorado Division of Banking within 150 days following the date of the directors' examination of public deposits.

RULES OF THE COLORADO STATE BANKING BOARD
PERTAINING TO MONEY ORDER COMPANIES
(Promulgated, Repealed or Amended During the Period
January 1, 1992 through December 31, 1992)

MO-1

Surety Bond

- A. A combination of surety bond and permissible investments pursuant to Rule MO-2 must, at a minimum, equal the amount of outstanding payment instruments in Colorado. However, the surety bond may never be less than \$250,000.
- B. A surety bond of \$250,000 is permissible provided that, following application by the licensee and an opportunity for hearing before the Banking Board, the Banking Board finds that the provisions of Rule MO-2, Permissible Investments, are met.
- C. If the provisions of Rule MO-2 are not met, the licensee must maintain a surety bond in an amount of at least one million dollars. The Banking Board may, following notice to the licensee and an opportunity for hearing before the Banking Board, and upon the determination that customers of the licensee are at undue risk, order the licensee to increase the bond amount up to two million dollars based on the following factors:
 - 1. The nature and volume of the business and proposed business of the licensee in Colorado;
 - 2. The amount, nature, quality, and liquidity of the assets of the licensee;
 - 3. The amount and nature of the liabilities (including contingent liabilities) of the licensee;
 - 4. The nature and sufficiency of the licensee's cash flow;
 - 5. The licensee's net worth;
 - 6. The history of, and prospects for, the licensee to earn and retain income;
 - 7. The quality of the operations of the licensee;
 - 8. The quality of the management of the licensee;
 - 9. The nature and quality of the controlling person or persons of the licensee; and
 - 10. Such other factors as are, in the opinion of the Banking Board, relevant.
- D. Generally Accepted Accounting Principles shall be used, where applicable, by the Banking Board in connection with its consideration of such factors.

Permissible Investments

A. Definitions

1. "Financial institution" is defined as any bank, industrial bank, or savings and loan institution which is federally insured.
2. "Insolvent" when used with respect to any person, is defined as a person who has ceased to pay his debts in the ordinary course of business, who cannot pay his debts as they become due, or whose liabilities exceed his assets.
3. "Parent," when used with respect to a specified person (other than a natural person), is defined as any person (other than a natural person) which controls such specified person, directly or indirectly, through one or more intermediaries.
5. "Person" is defined as any natural person, firm, association, partnership, syndicate, joint stock company, unincorporated company or association, common law trust, or any corporation organized under the laws of the United States or of any state or territory of the United States or of any foreign country.

B. Permissible Investments and Outstanding Payment Instruments

A licensee which is approved by the Banking Board to cover outstanding payment instruments with a combination of surety bond and permissible investments must, at all times, maintain permissible investments having a market value at least equal to the amount of outstanding payment instruments in Colorado not covered by the surety bond, in accordance with this rule. Said investments may be owned by the licensee or the licensee's parent.

C. Ownership of Permissible Investments

1. A licensee shall be deemed to own a permissible investment only if:
 - a. The licensee or the licensee's parent owns the permissible investment solely and exclusively in its own right, both of record and beneficially,
 - b. The permissible investment is not subject to any pledge, lien, or security interest, and
 - c. The licensee can freely negotiate, assign, or otherwise transfer the permissible investment.

2. A licensee shall not be deemed to be able freely to transfer a permissible investment which consists of a deposit in a financial institution unless such licensee is able freely to withdraw such deposit. However, if the deposit is a savings or time deposit, as the case may be, the licensee shall not, on account of such restrictions, be deemed unable freely to withdraw the deposit.
3. A licensee shall not be deemed to be able freely to negotiate, assign, or otherwise transfer a permissible investment if any other transfer of such permissible investment would constitute a breach or event of default by such licensee or by any affiliate of the licensee under a contract, obligation, note, or other security issued by the licensee or by any affiliate of the licensee. For example, a licensee shall not be deemed to be able freely to negotiate, assign, or otherwise transfer a permissible investment which consists of a deposit in a bank if such licensee's failure to maintain such deposit would constitute a breach of any provision for compensating balances set forth in a loan contract between such bank and the licensee or a parent of the licensee.

D. Liquidity and Quality of Permissible Investments

If the Banking Board finds that any permissible investment or class of permissible investment is no longer of sufficient liquidity or quality to be permissible investments, the Banking Board may by regulation or order declare such investment or class of investments to be ineligible.

E. Quarterly Reports

The following information regarding permissible investments must be reported in writing by each licensee as of March 31, June 30, September 30, and December 31. The written report shall be submitted to the commissioner within 60 days of the end of each quarter.

1. State whether or not the licensee complied with the provisions of the Colorado Money Order Act and rules at all times during the quarter, and, if not, describe the circumstances.
2. Provide a statement of the permissible investments owned by the licensee as of the end of the quarter, showing the total market value of such permissible investments and containing the following information with respect to each permissible investment:
 - a. Identify the security, including the name of the issuer, the type of the security, CUSIP number,

and such other information as may be necessary to distinguish the security from other permissible investments issued by the same issuer.

- b. State the market value of the security as of the end of the quarter.
 - c. If the qualification of the security as a permissible investment depends upon the assignment of an eligible rating, state the rating assigned to the security and identify the rating service.
3. The report required to be filed shall be submitted in connection with, and not in addition to, the report required by C.R.S.12-52-110 (2)(b).

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